

DECEMBER

# BUSY MAN'S MAGAZINE

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Containing the choicest and most entertaining articles and short stories appearing in the current numbers of the leading magazines of the world, carefully selected and conveniently reproduced also lists of all the remaining articles of interest in the periodicals of the month.

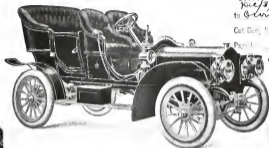
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# THE BUSY MAN'S MAGAZINE

(Formerly "Business")

## CONTENTS FOR DECEMBER, 1906

LIFE STORIES OF SUCCESSFUL PEOPLE		PAGE
Lord Strathcona, a Business Statesman	By A. E. McFARLANE	9
New Alexander J. Cassatt Begins His Career.	How the President of the Pennsylvania Railroad laid the foundations for his success.	48
Sir William Treloar, Lord Mayor of London.	The distinguished merchant prince, known for years as the "Children's Alderman."	83
From Switchman to President	The remarkable career of James Harahan from a lowly post to president of a railway.	108
ENTERTAINING SHORT STORIES		
Compliments of the Season	A Christmas story, amusing and pathetic at one and the same time.	8
Trading His Mother	A touching little story of a boy who traded his mother for a pony.	17
The Funniest Stories I've Heard	A collection of anecdotes recounted by one of the world's foremost humorists.	31
Bulls in the Westminster China Shop	A number of amusing confessions of experience, of which H.P.'s have been guilty.	74
POLITICAL AND COMMERCIAL AFFAIRS		
Mexico and Her Opportunities	The amazing resources of mine and soil of the Mexican republic.	18
The Possibility of a Commercial Depression	A study of the causes of financial depressions in connection with present-day conditions.	34
Five Years of the Steel Trust	What the organization of the U. S. Steel Corporation has accomplished in the industry.	112
The Estate of Marshall Field	An attempt to defend the large estate and its control by one man.	26
DEVELOPMENTS IN SCIENCE AND INVENTION		
The greatest Marvel of Edison's Genius	Something about the new storage battery which is going to solve the power problem.	24
Lucid, the New Huminant	The discovery of a French engineer, who earlier did much to make electric lighting practicable.	66
Is Plant Intelligence a Possibility?	A surprising list of examples, showing how plants give evidence of intelligence.	84
Machines that Save Centuries	Some of the wonderful results achieved by the invention of machines.	103
SPORT AND TRAVEL		
Salmon-Fishing in Newfoundland	An entertaining account of a fishing expedition into the interior of the island.	81

## ARTICLES FOR THE WORKERS

<b>The Time When Extravagance Pays</b> . . . . .	37
Some instances where men have yielded to temptations to spend and profited thereby.	
<b>Why Physical Culture Fails</b> . . . . .	38
An explanation of the apparent deterioration of men in spite of increased physical culture.	
<b>Why Our Lives are Growing Shorter</b> . . . . .	70
How the very complexity of our modern civilization tends to shorten life.	
<b>The American Grub Street</b> . . . . .	77
The life and work of the army of people who supply matter to the New York Press.	
<b>Shortening the Industrial Working Day</b> . . . . .	84
A much agitated socio-economic question discussed with full data.	
<b>Concerning the Savings Bank Depositor</b> . . . . .	88
Some interesting statistics, showing the vast wealth locked in savings banks.	
<b>On Learning to Do Useless Things</b> . . . . .	101
The foolishness of wasting one's time becoming expert in useless accomplishments.	
<b>A Workmen's College at Oxford</b> . . . . .	108
A description of the foundation, aims and work of the Ruskin College.	
<b>The Advantage of Frugality</b> . . . . .	118
Showing how frugality is the rational ground between parsimony and extravagance.	
<b>The First Step Towards Independence</b> . . . . .	120
A few examples showing how saving is sure to bring its reward.	

## OF INTEREST TO WOMEN

<b>The Hottest Women in the World</b> . . . . .	87
Some particulars about the Krupp sisters, whose weddings were recently celebrated.	

## MISCELLANEOUS

<b>Smooth Strangers Who "Beat" Hotels</b> . . . . .	49
Something about the operations of professional dead beats in American hotels.	
<b>The Butcheries of Peace</b> . . . . .	48
The terrible mortality among artisans, workmen and inventors.	
<b>What is a Cold?</b> . . . . .	80
An explanation of a common phenomenon, showing how little cold has to do with it.	
<b>The Salvation of the Stage</b> . . . . .	87
Mr. Swift's conclusions as to the possibility and need of a properly conducted theatre.	
<b>Other Contents of Current Magazines</b> . . . . .	121
<b>Humor in the Magazine</b> . . . . .	123
<b>The Busy Man's Bookshelf</b> . . . . .	128

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## Inside With the Publishers

TO all our readers far and near we wish a merry and prosperous Christmas. Our good wishes may apparently come early but now-a-days Christmas Day is merely the culmination of many pleasant weeks of planning and anticipation and from now until December 25, the influence of the season will be felt by everybody. Many of our readers are engaged actively in business and it would be an oversight on our part not to wish them a most prosperous holiday trade. This we do, with every confidence that our wishes will be abundantly fulfilled in fact.

The universal custom of gift-giving on Christmas Day has become a source of worry to many people, because, for various reasons, they experience difficulty in making a selection of articles for presents. It is comparatively easy to choose acceptable gifts for children, and, in the cases of many grown-ups, the difficulty is not serious. But time and time again is to be heard the complaint, "I don't know what to get for So-and-so; it seems to have everything." In this emergency, might we be permitted to whisper a suggestion? Would not a year's subscription to the Busy Man's Magazine often suit your purpose exactly? This is a suggestion that has previously commended itself to others. Why should it not be acceptable to you as well? A magazine has this advantage, that its significance as a gift is not entirely consumed on the day it is given. Its monthly visits remind the recipient

of the giver throughout the whole year. And it is so easy to purchase. All that is necessary, is to forward a letter to the publishers containing the subscription money and the name and address of the person to whom you wish to have the magazine sent.

Allow us to repeat the request made on one or two previous occasions that readers would do us a favor to recommend articles for publication in this magazine. True, we have a corps of readers, not only in the office, but outside as well, but it is possible that some meritorious articles may escape their vigilance now and then. There is also a rapidly increasing number of new publications, with which it is difficult for us to keep in touch. Some of our readers may run across these and anything they can recommend will be gladly considered.

Looking back over the past year, we are especially pleased at the progress we have made in interesting advertisers in our magazine. In the present number our advertising pages make a highly creditable showing. And we feel sure that those who are making use of our advertising pages will find the medium a good one. We have a splendid class of readers, —in fact we reach the cream of the Canadian public,—for our magazine is much as to appeal to the thinking man. We do not hesitate to express the opinion that there is no more valuable monthly publication, from the advertiser's standpoint, than the Busy Man's Magazine.

THE  
BUSY MAN'S MAGAZINE

Vol. XIII.

DECEMBER, 1906.

No. 2.

*The Bells of Yule*

**T**HE bells of Yule ring loud and clear  
Across the threshold of the year;  
The quiet moon is rising slow  
Beyond the margin of the snow;  
The white glint sparkles far and near.  
  
How long have those old sounds been dear!  
How long have we from youth to sear  
Re-heard their rippling carol flow,—  
The bells of Yule!

Old days return; old dreams appear;  
Old conflicts rise of Hope and Fear!  
And yet, with all 'tis good to know  
Despite Life's change of kiss and blow,  
We still thank God to hear once more  
The bells of Yule!

Austin Dobson in Pall Mall.

Lord Strathcona, a Business Statesman

N. A. F.

The career of the High Commissioner from Canada is an inspiring one for young men. It is a bright example of what persistence and industry can accomplish. Lord Strathcona's claim to the peak of statesman's duties from the time of the Red Rebellion, when thousands lost their lives and thousands the difficulties of the day were happily surmounted.

**A** MISSTATEMENT, to use no stronger term, once started in regard to a celebrity is notoriously difficult to overtake, and Lord Strathcona, the hero of last week's great doings at Aberdeen, has suffered not a little at the pens of too-imaginative journalists. A very "hardy annual" in connection with Lord Strathcona's early days is that he began life as a herd-lad, or something equally lowly, and that he went to Canada as a stowaway. Certainly "From Herd-Lad to the House of Lords" makes an attractive headline, but there is not a word of truth in it. Donald Alexander Smith's parents were in no very great circumstances financially, but they came of good middle-class stock, and the future peer and millionaire received an excellent education at a school at Forres, Elgin, where he was born on August 6, 1820.

Of Lord Strathcona's boyhood there is not much to be said, for he has never been known to talk about himself, a fact which probably has given rise to the many fable circulated about him. But, according to old schoolfellows he was of a shy,

amiable disposition, though lacking nothing in determination or daring when occasion called for these many qualities. And his generous instincts developed early, for it is related in Mr. Beckles Willson's book, "Lord Strathcona," that "when Donald was nine years old the Findhorn and the Spey broke their boundaries and flooded the country. Many of the peasant folk with their families came into Forres to seek relief, and amongst them the parents of one of Donald's childish playmates who was drowned. After school Donald called upon them, and with a gravity far beyond his years consoled with them, and on leaving begged they would accept a slight token in memory of his friend. He then handed over all his pocket-money, amounting to a shilling and some odd coppers."

Young Donald Smith's first idea of a profession was the Honourable East India Company's Service, and he studied with a view to entering it, but when he was eighteen he received two offers—one of a stool in the office of the Grant Brothers of Manchester (the delightful originals of the "Cheeryble Bros." in "Nicholas

las Nickishy'), the other through his uncle John Stewart, who had gone to Canada and become a noted fur-trader, of a clerkship in the great Hudson Bay Company. Canada called to him, as she has called to so many Scots, and after a voyage of between forty and fifty days the young adventurer landed in the country which was to give him fame and fortune far beyond even the almost boundless dreams of healthy youth.

The Company's latest recruit and future Governor-General was at once dispatched to the interior of Labrador, just then being opened up, and to condense a very epic of wanderings, hardships, difficulties and escapes by flood and field, he remained there and on the shores of Hudson Bay for thirty years. It was a hard life, especially at first, and many a strong man broke under the strain of it: but the young Scot worried through, and devoted his leisure to supplementing his education by reading everything he could lay hands on. Soon he gained the reputation of a trader who, no matter how bad the season, might always be relied upon to show a balance on the right side of the ledger; and he advanced steadily from one post to another. Until, in 1868, the greatest prize, save one, the Company could give him fell to his lot, and he was appointed Chief Executive Officer in Canada, becoming Governor-General of the Company in 1880.

That thirty years in the wilds did not deteriorate the fur-trader's innate refinement and courtesy of manner may be gathered from the following extract from a letter written in '60 by a newly joined officer of the Company: "I called to-day to pay my respects to Donald A. Smith, our great Moghul of the service, and was surprised to find him so affable and

unassuming, with no trace of the ruggedness you would associate with the wilderness. You'd think he had spent all his life at the Court of St. James instead of Labrador, and I came away feeling I was going to his made a chief factor right away, instead of having to wait about fifteen years more for that promotion."

Nearly fifty years of age, already possessed of an ample fortune, Donald Smith after thirty years of unremitting toil might well have looked forward to spending the rest of his days in ease. But in reality his career was just beginning. For the successful man of business was ripe for development into the business statesman, such as Cecil Rhodes was. His first great work as such is perhaps not so well remembered in this country as it should be, for but for the tact, discretion, and firmness he displayed as Special Commissioner in dealing with the Riel Rebellion not only Manitoba but all Canada might have been lost to the British Empire. The qualities he displayed on this occasion marked him out as a man among men, and brought him the thanks of the Governor-General in Council. Of all Lord Strathcona has done for Canada since there is neither room nor need to speak, for surely there is none so ignorant but knows that it was thanks to his indomitable pluck and energy that the Canadian Pacific Railway and other great projects were carried through. Sufficient to say that if these schemes have brought their originator immense wealth, he has ever been actuated in them by the loftiest motives.

An enormous capacity for work is perhaps the chief characteristic of this tall, rather spare, markedly active gentleman with the bushy white hair, pent-house brows, bright hazel eyes, and snory beard whom you may

## LORD STRATHCONA, A BUSINESS STATESMAN

7

see any morning darting, literally darting, into the offices of the Canadian Government in Victoria Street. Lord Strathcona's working day, which includes Saturday, begins at 9 a.m. and ends nominally at 7 p.m., but how often is it not prolonged into the next day! Then, despite his age, his phenomenal memory is absolutely unimpaired and is often a source of embarrassment to younger officials whose minds have not remained so retentive, and he is a profound master of detail. Once he was discussing some big business deal and the party dismissed some point with the remark, "Oh, that is only a matter of detail." "Pardon me, pardon me," said Lord Strathcona in his quiet, courteous way, "but to my mind it is precisely detail that often does matter." For the rest, his princely benevolence and noble, modest character are too well known to need comment; but no notice of this great and good man would be complete without reference to the part Lady Strathcona, a woman of great abilities, has played in his success, sharing and understanding his aims, upholding him in hours of trouble, and in every way proving herself a worthy helpmate.

Lord Strathcona, as already said, will not talk about himself, but he was induced to give some advice to young men, and here it is: "Be content with your lot, but always be sitting yourself for something better and something higher. Do not despise what you are. Be satisfied for the time, not grumbling and finding fault. If you want to get higher, to a better position, only cheerful perseverance will bring you there; grumbling will not help you an inch. Your future really depends almost entirely on yourself, and is what you like to make it; I would like to impress this fact upon you. Do the work yourself; don't wait for friends to use their influence on your behalf; don't depend on the help of others. Of course, opportunity is a great thing, and it comes to some men more frequently than others. But there are very few it does not visit at one time or another, and if you are not ready for it and have not prepared to welcome it that is your fault, and you are the loser. Apart from that which we call genius, I believe that one man is able to do as well as any other, provided the opportunity presents itself and he is blessed with good health."

No man is rich whose expenditures exceed his means;  
and no man is poor whose incomes exceed his outgoings.—Halliburton.

# Compliments of the Season

BY G. HENRY IN AINSLEE'S MAGAZINE

Beneath the clever word-play in this Christmas story, there is a touch of pathos, which brings the tear to the eye, as we read how the spirit of a forgotten past came back for one brief moment to Fuzzy, the mouse. It proved his salvation from the snare laid for him by three ruffians.

THERE are no more Christmas stories to write. Fiction is exhausted; and newspaper items, the next best, are manufactured by clever young journalists who have married early and have an engaging pessimistic view of life. Therefore, for seasonable diversion, we are reduced to two very questionable sources—facts and philosophy. We will begin with—whichever you choose to call it.

Children are pestiferous little animals with which we have to cope under a bewildering variety of conditions. Especially when childish sorrows overwhelm them are we put to our wits' end. We exhaust our paltry store of consolation; and then heat them, sobbing to sleep. Then we grovel in the dust of a million years, and ask God why. Thus we call out of the rat trap. As for the children, no one understands them except old maids, hunchbacks, and shepherd dogs.

Now comes the facts in the case of the Rag-Doll, the Tatterdemalion, and the Twenty-fifth of December.

On the tenth of that month the Child of the Millionaire lost her rag-doll. There were many servants in the Millionaire's palace on the Hudson, and these ransacked the house and grounds, but without finding the lost treasure. The child was a girl of five, and one of those perverse little beasts that often wound the sensibilities of wealthy parents by fixing their affections upon some vulgar, inexpensive toy instead of upon

diamond-studded automobiles and pony phaetons.

The Child grieved sorely and truly, a thing inexplicable to the Millionaire, to whom the rag-doll market was about as interesting as Bay State Gas; and to the Lady, the Child's mother, who was all for form—that is, nearly all, as you shall see.

The Child cried inconsolably, and grew hollow-eyed, knock-kneed, spindling, and corky-kiverty in many other respects. The Millionaire smiled and tapped his coffers confidently. The pick of the output of the French and German toymakers was rushed by special delivery to the mansion; but Rachel refused to be comforted. She was weeping for her rag child, and was for a high protective tariff against all foreign foolishness. These doctors with the finest bedside manners and stopwatches were called in. One by one they chattered futilely about pepto-manganate of iron and sea voyages and hypophosphites until their stop-watches showed that Bill Rondered was under the wire for show or place. Then as men, they advised that the rag-doll be found as soon as possible and restored to its mourning parent. The Child sniffed at therapeutics, chewed a thumb, and wailed for her Betsy. And all this time cablegrams were coming from Santa Claus saying that he would soon be here and enjoining us to show a true Christian spirit and let up on the poolrooms and tontine policies and platoon eye-

tems long enough to give him a welcome. Everywhere the spirit of Christmas was diffusing itself. The banks were refusing loans, the pawnbrokers had doubled their gang of helpers, people humped your shins on the street with red sleds, Thomas and Jeremiah huddled before you on the hars while you waited on one foot, holly-wreaths of hospitality were hung in windows of the stores they who had 'em were getting out their furs. You hardly knew which was the best bet in halls—throe, high, moth, or snow. It was no time at which to lose the rag-doll of your heart.

If Dr. Watson's investigating friend had been called in to solve this mysterious disappearance he might have observed on the Millionaire's wall a copy of "The Vampire." That would have quickly suggested, by induction, "A rag and a bone and a hank of hair." "Flip," a Scotch terrier, next to the rag-doll in the Child's heart, frisked through the halls. The hank of hair! Ah! X, the unfound quantity, represented the rag-doll. But, the bone! Well, when dogs find bones they—Done! It were an essay and a fruitful task to examine Flip's forehead. Look, Watson! Earth—dried earth between the toes. Of course the dog—hut Sherlock was not there. Therefore it devolves. But topography and architecture must intervene.

The Millionaire's palace occupied a lordly space. In front of it was a lawn close-mowed as a South Ireland man's face two days after a shave. At one side of it and fronting on another street was a pleasure-trimmed to a leaf, and the garage and stables. The Scotch pup had ravished the rag-doll from the nursery, dragged it to a corner of the lawn, dug a hole, and buried it

after the manner of careless undertakers. There you have the mystery solved, and no checks to write for the hypodermic wizard or d'pump notes to toss to the sergeant. Then let's get down to the heart of the thing, tiresome readers—The Christmas heart of the thing.

Fuzzy was drunk. Not riotously or helplessly or loquaciously, as you or I might get, but decently, appropriately, and inoffensively, as becomes a gentleman down on his luck.

Fuzzy was a soldier of misfortune. The road, the haystack, the park bench, the kitchen door, the hither round of eleemosynary heads-with shower-bath-attachment, the petty pickings and ignominiously garnered largesse of great cities—these formed the chapters of his history.

Fuzzy walked toward the river, down the street that bounded one side of the Millionaire's house and grounds. He saw a leg of Betsy, the lost rag-doll, protruding, like the clue to a Lilliputian murder mystery, from its untimely grave in a corner of the fence. He dragged forth the maltreated infant, tucked it under his arm, and went on his way crooning a road song of his brethren that no doll that has been brought up to the sheltered life should hear. Well for Betsy that she had no ears. And well that she had no eyes save unseeing circles of black; for the faces of Fuzzy and the Scotch terrier were those of brothers, and the heart of no rag-doll could withstand twice to become the prey of such fearsome monsters.

Though you may not know it, Grogan's saloon stands near the river and near the foot of the street down which Fuzzy traveled. In Grogan's Christmas cheer was already rampant.

Fuzzy entered with his doll. He

fancied that as a mummer at the feast of Saturn he might earn a few drops from the wassail cup.

He set Betsy on the bar and addressed her loudly and humorously, reasoning his speech with exaggerated compliments and endearments, as one entertaining his lady friend. The loaders and tilters around caught the force of it, and roared. The bartender gave Fuzzy a drink. Oh, many of us carry rag-dolls.

"One for the lady!" suggested Fuzzy impudently, and tucked another contribution to Art beneath his waistcoat.

He began to see possibilities in Betsy. His first-night had been a success. Visions of a vanderbilt circuit about town dawned upon him.

In a group near the stove sat "Pigeon" McCarthy, Black Riley, and "One-car" Mike, well and unfavorably known in the tough shoe-stringing district that blackened the left bank of the river. They passed a newspaper back and forth among themselves. The item that each solid and blunt forefinger pointed out was an advertisement headed "One hundred Dollars Reward." To earn it, one must return the rag-doll lost, strayed, or stolen from the Millionaire's mansion. It seemed that tried still ravaged, unchecked, in the bosom of the too faithful Child. Flip, the terrier, capered and shook his absurd whiskers before her, powerless to distract. She walked for her Betsy in the faces of walking, talking, mac-maring, and eye-closing French Mabelles and Violettes. The advertisement was a last resort.

Black Riley came from behind the stove and approached Fuzzy in his one-sided, parabolic way.

The Christmas mummer, flushed with success, had tucked Betsy under his arm, and was about to depart to

the filling of impromptu dates elsewhere.

"Say, 'Bo,' said Black Riley to him, "where did you cop out dat doll?"

"This doll?" asked Fuzzy, touching Betsy with his forefinger to be sure that she was the one referred to. "Why, this doll was presented to me by the Emperor of Beloochistan. I have seven hundred others, in my country home in Newport. This doll

"Cherise the funny business," said Riley. "You swiped it or picked it up at de house on de hill where—but never mind dat. You want to take fifty cents for de rag, and take it quick. Me brother's kid at home might be wantin' to play wid it. Hey—what?"

He produced the coin. Fuzzy laughed a gurgling, insolent, alcoholic laugh in his face. Go to the office of Sarah Bernhardt's manager and propose to him that she be released from a night's performance to entertain the Tuckytown Lyceum and Literary Coterie. You will bear the duplicate of Fuzzy's laugh.

Black Riley gauged Fuzzy quickly with his blueberry eyes as a wrestler does. His hand was itching to play the Roman and wrest the rag Sabine from the extemporaneous merry-andrew who was entertaining an angel unaware. But he refrained. Fuzzy was fat and solid and big. Three inches of well-nourished corporeity, defended from the winter winds by dingy linen, intervened between his vest and trousers. Countless small, circular wrinkles running around his coat-sleeves and knees guaranteed the quality of his bone and muscle. His small, blue eyes, bathe in the moisture of altruism and wooliness, looked upon you kindly yet without

abashment. He was whiskerly, whiskerly, doshly formidable. So, Black Riley temporized.

"Wat'll you take for it, den?" he asked.

"Moscy," said Fuzzy, with husky firmness, "cannot buy her."

He was intoxicated with the artist's first sweet cup of attainment. To set a faded-blue, earth-stained rag-doll on a bar, to hold mimic converse with it, and to find his heart leaping with the sense of plaudits earned and his throat scorching with free libations poured in his honor—could base coin buy him from such achievements? You will perceive that Fuzzy had the temperament.

Fuzzy walked out with the gait of a trained seahorse in search of other cafes to conquer.

Though the dusk of twilight was hardly yet apparent, lights were beginning to spangle the city like popcorn bursting in a deep skillet. Christmas Eve, impatiently expected, was peeping over the brink of the hour. Millions had prepared for its celebration. Towns would be painted red. You, yourself, have heard the horns and dodged the ciphers of the Saturnalia.

"Pigeon" McCarthy, Black Riley, and "One-car" Mike held a hasty converse outside Grogan's. They were narrow-chested, pallid striplings, not fighters in the open, but more dangerous in their ways of warfare than the most terrible of Turks. Fuzzy, in a pitched battle, could have eaten the three of them. In a go-as-you-please encounter he was already doomed.

They overtook him just as he and Betsy were entering Costigan's Casino. They deflected him, and showed the newspaper under his nose. Fuzzy could read—and more.

"Boys," said he, "you are certain-

ly damn true friends. Give me a week to think it over."

The soul of a real artist is quenched with difficulty.

The boys carefully pointed out to him that advertisements were soulless, and that the deficiencies of the night might be supplied by the morrow.

"A cool hundred," said Fuzzy thoughtfully and mushily.

"Boys," said he, "you are true friends. I'll go up and claim the reward. The show business is not what it used to be."

Night was falling more surely. The three tagged at his sides to the foot of the rise on which stood the millionaire's house. There Fuzzy turned upon them acrimoniously.

"You are a pack of putty-faced beagle-hounds," he roared. "Go away."

They went away—a little way. In "Pigeon" McCarthy's pocket was a section of two-inch gas-pipe eight inches long. In one end of it and in the middle of it was a lead plug. One-half of it was packed tight with solder. Black Riley carried a slung-shot, being a conventional thug. "One-car" Mike relied upon a pair of brass knuckles—an heirloom in the family.

"Why fetch and carry," said Black Riley, "when some one will do it for ye? Let him bring it out to us. Hey—what?"

"We can chuck him in the river," said "Pigeon" McCarthy, "with a stone tied to his feet."

"Youse guys make me tired," said "One-car" Mike sadly. "Ain't congress ever appealed to none of ye? Sprinkle a little gasoline on 'im, and drop 'im on the Drive—well!"

Fuzzy entered the millionaire's gate and zigzagged toward the softly

glowing entrance of the mansion. The three goblins came up to the gate and lingered—one on each side of it, one beyond the roadway. They fingered their cold metal and leather, confident.

Fuzzy rang the door-bell smiling foolishly and dreamily. An atavistic instinct prompted him to reach for the button of his right glove. But he wore no gloves; so his left hand dropped, embarrassed.

The particular mental whose duty it was to open doors to sillas and laces shied at first sight of Fuzzy. But a second glance took in his passport, his card of admission, his surety of welcome—the lost rag-doll of the daughter of the house dangling under his arm.

Fuzzy was admitted into a great hall, dim with the glow from unseen lights. The hining went away and returned with a maid and the child. The doll was restored to the mourning one. She clasped her lost darling to her breast; and then, with the inordinate selfishness and candor of childhood, stamped her foot and whined hatred and fear of the odious being who had rescued her from the depths of sorrow and despair. Fuzzy wriggled himself into an ingratiatory attitude and essayed the idiotic smile and blattering small talk that is supposed to charm the budding intellect of the young. The child howled, and was dragged away, hugging her Betsy close.

There came the secretary, pale, poised, polished, gliding in pumps, and worshipping pomp and ceremony. He counted out into Fuzzy's hand ten ten-dollar bills; then dropped his eye, upon the door, transferred it to James, its custodian, indicated the obnoxious earner of the reward with the

other, and allowed his pumps to wait him away to secretarial regions.

James gathered Fuzzy with his own commanding optic and swept him as far as the front door.

When the money touched Fuzzy's dingy palm his first instinct was to take to his heels; but a second thought restrained him from that blunder of etiquette. It was his; it had been given him. It—and, oh, what an elysium it opened to the gaze of his mind's eye! He had tumbled to the foot of the ladder; he was hungry, homeless, friendless, ragged, cold, drifting; and he held in his hand the key to a paradise of the mud-honey that he craved. The fairy doll had waved a wand with her rag-stuffed hand; and now whatever he might go the enchanted palaces with shining foot-rests and magic red fluids in gleaming glassware would be open to him.

He followed James to the door.

He paused there as the stinky drew upon the great mahogany portal for him to pass into the vestibule.

Beyond the wrought-iron gates in the dark highway Black Riley and his two pals casually strolled, fingering under their coats the inevitably fatal weapons that were to make the reward of the rag-doll theirs.

Fuzzy stopped at the millionaire's door and bethought himself. Like little sprigs of mistletoe on a dead tree, certain living green thoughts and memories began to decorate his confused mind. He was quite drunk, mind you, and the present was beginning to fade. Those wreaths and festoons of holly with their scarlet berries making the great hall gay—where had he seen such things before? Somewhere he had known polished floors and odors of fresh flowers in winter, and—and some one was sing-

ing a song in the house that he thought he had heard before. Someone singing and playing a harp. Of course it was Christmas—Fuzzy thought he must have been pretty drunk to have overlooked that.

And then he went out of the present, and there came back to him out of some impossible, vanished, and irrevocable past a little, pure-white transient, forgotten ghost—the spirit of noblesse oblige. Upon a gentleman certain things devolve.

James opened the outer door. A stream of light went down the gravelled walk to the iron gate. Black Riley, McCarthy, and One-ear Mike saw, and carelessly drew their sinister cordon closer about the gate.

With a more imperious gesture than James' master had ever used or could ever use, Fuzzy compelled the mental to close the door. Upon a gentleman certain things devolve. Especially at the Christmas season.

"It is custom—customary," he said to James, the flustered, "when a gentleman calls on Christmas Eve to pass the compliments of the season with the lady of the house. You understand? I shall not move a step till I pass compliments season with lady of the house. Understand?"

There was an argument. James lost. Fuzzy raised his voice and sent it through the house unpleasantly. I did not say he was a gentleman. He was simply a tramp being visited by a ghost.

A sterling silver bell rang. James went back to answer it, leaving Fuzzy in the hall. James explained somewhere to someone.

Then he came and conducted Fuzzy into the library.

The Lady entered a moment later. She was more beautiful, and holy than any picture that Fuzzy had seen. She smiled, and said some-

thing about a doll. Fuzzy didn't understand that; he remembered nothing about a doll.

A footman brought in two small glasses of sparkling wine on a stamped sterling-silver waiter. The Lady took one. The other was handed to Fuzzy.

As his fingers closed on the slender glass stem his disabilities dropped from him for one brief moment. He straightened himself; and Time, so discharging to most of us, turned backward to accommodate Fuzzy.

Forgotten Christmas ghosts whiter than the false beards of the most opulent Kris Kringle were rising in the fumes of Grogan's whiskey. What had the Millionaire's mansion to do with a long, waistcoated Virginia hall, where the riders were grouped around a silver punch-bowl, drinking the ancient toast of the House? And why should the patter of the cab horses' hoofs on the frozen street be in any wise related to the sound of the saddled hunters stampeding under the shelter of the west verandah? And what had Fuzzy to do with any of it?

The Lady, looking at him over her glass, let her condescending smile fade away like a false dawn. Her eyes turned serious. She saw something beneath the rags and Scotch terrier whiskers that she did not understand. But it did not matter.

Fuzzy lifted his glass and smiled vacantly.

"P-pardon, lady," he said, "but couldn't leave without exchanging compliments season with lady of the house. 'Gainst principles gentleman do so."

And then he began the ancient salutation that was a tradition in the House when men wore lace ruffles and powder.

"The blessings of another year—"

Fuzzy's memory failed him. The Lady prompted:

"Be upon this hearth."

"The guest—" stammered Fuzzy.

"—And upon her who—" continued the Lady, with a leading smile.

"Oh, cut it out," said Fuzzy, ill-manneredly. "I can't remember. Drink hearty."

Fuzzy had shot his arrow. They drank. The Lady smiled again the smile of her caste. James enveloped Fuzzy and re-conducted him toward the front door. The harp music still softly drifted through the house.

Outside, Black Riley breathed on his cold hands and hugged the gate.

"I wonder," said the Lady to herself, musing, "who—but there were

so many who came. I wonder whether memory is a curse or a blessing to them after they have fallen so low."

Fuzzy and his escort were nearly at the door. The Lady called: "James!"

James stalked back obsequiously, leaving Fuzzy waiting unsteadily, with his brief spark of the divine fire gone.

Outside, Black Riley stamped his cold feet and got a firmer grip on his section of gas pipe.

"You will conduct this gentleman," said the Lady, "down-stairs. Then tell Louis to get out the Mercedes and take him to whatever place he wishes to go."

## Don't Lean

"I would not give a fig," says Andrew Carnegie, "for the young man in business who does not already see himself a partner or at the head of an important firm. Do not rest for a moment in your thoughts as a head clerk, a foreman, or general manager in any concern, no matter how extensive. Say to yourself, 'My place is at the top.' Be king in your dreams. Vow that you will reach that position with untarnished reputation, and make no other vows to distract your attention."

As a rule, men who have worked a long time for others shrink from great responsibility, because they have always had others to advise them and lean upon. They become so used to carrying out the plans of other men that they dare not trust their own powers to plan. Many of them, unless they are in responsible positions, sink into automatons.

Whatever you do, cultivate a spirit of manly independence in doing it. Do your own thinking, and carry out your own ideas, as far as possible, even though working for another.

## Mexico and Her Opportunities

BY WINTHROP SCARBETT IN CASSIER'S MAGAZINE

Mexico is one of the most wonderful countries on the face of the earth. Its mineral wealth is immense and its agricultural possibilities vast. Cecil Rhodes made a prophecy that "Mexico will one day furnish the gold, silver and copper of the world" and older great men have once again confirmed our faith.

WITH the inauguration of Porfirio Diaz, one of the world's greatest living statesmen, as President of Mexico in 1877, a new era dawned for the republic. The constructive ability of this man has few parallels in history. He found chaos and big game and poverty and ignorance. He has built a nation where life and liberty and property are protected, where law is respected and order maintained perhaps quite as well as under any other government in the world. He has builded better than most men know. After establishing order, he began to encourage active railway construction. Land grants and financial assistance were extended to various lines, the subsidies ranging from \$10,000 to \$20,000 per mile. At present a network of over 12,000 miles of railway connects all the leading towns and cities of the plateau and of the Gulf, extending also to the Pacific coast, while the mileage is being added to every day.

The government owns a controlling interest in the National Railway and other companies, and it is thought that ultimately all the railway lines in the Republic will be owned by the national government. A portion of these lines will be important links in the Pan-American railway system, which will finally connect all the South American republics with the United States.

In 1903, the first steel rails ever made south of Rio Grande River were rolled at Monterey. Structural

iron is being produced in enormous quantities, and within a few years Mexico will become great in her production of iron and steel. Within the last year, vast beds of high-grade coal have been discovered as well as oil. At Honda, near the Esparanzas mines, one company is now mining more than 150,000 tons of coal per annum. The scarcity of fuel has hitherto been a handicap to Mexican development, and its discovery in enormous quantities marks an important epoch in her commercial history.

Next to railways, mining has attracted the greatest amount of capital. In approaching the discussion of this subject, it is difficult not to be carried away with enthusiasm. Here is a land richer than that of Oremus or of Ina, rich in mineral wealth beyond the untold dreams of avarice.

The late Cecil Rhodes expressed his opinion on Mexico, as follows:—"The richest mining countries in the world are Mexico, Peru and Bolivia—especially Mexico, and while providence has cast my lot in an opposite section of the globe, I am not blind to the union of opinions as expressed by scientists and experts that Mexico will one day furnish the gold, silver and copper of the world; that from her hidden vaults, her subterranean treasure houses, will come the gold, silver and precious stones that will build the empires of to-morrow and make the future cities of the world veritable New Jerusalems. I

may not live to see the fulfillment of this prediction regarding Mexico, the land of "Manana," but many of you will, and if you are wise you will avail yourselves of interests and positions in the rising tide of the world's wealth from the mines of that Aztec country in the western world."

A United States consular report says:—"The greater part of the Mexican peninsula has been rent by volcanic action. As a result the rocks have been impregnated with ore to a degree hardly equalled anywhere on the globe. For centuries Mexico has been known mainly as a land of untold mineral wealth. The wide distribution of volcanic phenomena suggests the presence of valuable minerals everywhere. A line drawn from the capital to Guanajuato and thence northward to the mining town of Guadalupe y Calvo of Chihuahua, and southward to Oaxaca, thus cutting the main axis of upheaval at an angle of 45 degrees, will intersect probably the richest known argentiferous region of the world."

The historian Campbell says that the total production of silver alone in Mexico since the opening of the mines, would reach \$4,000,000,000. These are figures beyond the comprehension of the human mind.

When we consider that the great mass of this wealth was mined by the most primitive methods, the results appear the more astounding. Take one illustration, the Santa Juliana mine at Ocampo. This is one of a group of 180 mines belonging to the Greene Gold-Silver Co. From this single mine have been taken, according to the government tax receipts, over \$100,000,000. It was worked to the depth of only 900 feet when its

Mexican owners were forced to suspend work owing to their inability to handle the water encountered without pumps. The ore was mined by hand and carried on the backs of men up chicken ladders (notched poles), then placed on the backs of mules and carried one hundred and fifty miles across the mountains. To-day American capital and enterprise have built roads to these properties, and are introducing modern mining machinery and scientific methods, cutting tunnels that will tap the richer lower veins at such a grade that the mines will be self-draining, and the loaded cars of ore go out by gravity to the waiting mills at the mouth of the tunnel. If the old-time methods produced such results as those stated, what must be the result of twentieth century methods?

While there are rich gold deposits in Mexico, yet copper ranks second in value; indeed, Mexico is the second copper-producing country on earth. One of the greatest copper properties in the world is located at Cananea, in the State of Sonora. It was originally prospected and worked by the house of Guan in 1580. The ore was taken out by hand, packed on the backs of mules to Monterey, thence shipped to Spain. But the commercial exploitation of these great ore deposits in a large way was left to Colonel W. C. Greene, the copper king, one of America's greatest captains of industry, who is developing a commercial empire in the southwest, and doing for northern Mexico what Cecil Rhodes did for South Africa. He has spent fifteen million dollars in developing the mines, erecting modern furnaces, concentrators, mills, etc., with rich returns.

## Trading His Mother

BY ANNE WARNER IN THE ORENTURY.

*Quite a touching story is told of the little four year old boy, who traded his mother for a pony, and then wanted to have her back again. The story is told from the child's standpoint, to whose the virtue of the colored in his comic-card and the subsequent wedding were matters of mystery.*

REX and his mother lived together in a large house covered with ivy. The curate said that one end of the house was Early-English and that the other was distinctly James the First, a statement which Rex regarded as more than silly, since it was all alike of stone, and anyone could see the stone whenever and wherever the wind blew the ivy aside. There was a tower at one end, and the curate said that the foundation of this tower was undoubtedly Norman. Rex coaxed Magda to take him down the dark way to see what the curate meant by "undoubtedly Norman," and a lizard ran out, and Magda dropped the candle, and screamed and it was all dark and trying and awful. Rex never pardoned the curate for having been the one who led him to embark in an enterprise that had terminated in tears and cries for Clemens to bring a light "Wight off! wight off!" From that hour he transferred his partiality to Colonel Arkwright, who came out from the city twice a week in a "puff-puff," and always let the man who wore the leather eye-glasses take Rex and Magda to ride while he sat on the terrace and talked to Rex's mother. Rex was fond of riding in the "puff-puff," and after a while the colonel developed other charms which made him glad that he had given him the pass over the curate. These charms consisted in wonderful toys invariably hidden in the box under the hack seat and invariably meant for

Rex. There are certainly very few men with such a delicate intuition as to the pressing need of new toys as this friend of Rex's mother possessed, and it was only after several weeks of mechanical monkeys, tin regiments, and puzzle-games that Rex's mother's son first discovered a wonder that the intuition was not omniscient.

"I should surely sink he would bring me a pony!" he told Magda one morning, and then, as Magda continued tating and unresponsive, he waited until he saw his mother and then voiced his surprise to her.

She was dressing, and Nina was doing her hair, and a beautiful gown of muslin ruffles and pink-rose embroidery lay spread out on the bed.

"Come here on my lap," said Rex's mother, to Nina's great distress, and she kissed him and hid her face in his tumble of curls, to Nina's utter despair. "You are too little for a pony," she said after a minute or so. "Ponies come when men are five years old."

"But I am four," said Rex, "and four is less than five."

"Yes," said his mother, and then the "puff-puff" was heard in the avenue, and she put him from her quickly, and snatched up her rings from the dressing-table, and held her head straight for Nina, and was quite changed in all ways.

Rex stood and watched the muslin ruffles slipped into place and the black velvet tied round her little waist and then, when she was done

he put his hand in hers, and they went down the stairs and out on the terrace together. The colonel was waiting there and he smiled, as he always did, and came, and stopped, and shook hands with Rex, and then took Rex's mother's hand and raised it to his lips; and Rex's mother's cheeks grew quite pink, and she said nothing; and Rex, standing by and watching, felt sure that the colonel took a long time to accomplish a very small thing, and as soon as he was through, he went up to his mother, stood on tiptoe, pulled her down to his level and gave the big man with the brown mustache an object-lesson in how much better and more satisfactorily it may be done.

The mother laughed, and a curl which the caress had dislodged blew across her eyes as she did so. She put her pretty hands upon the curl, and started to tuck it back among the other curls; and, as she did so, she looked at the visitor and said: "He loves me so—don't you?" to Rex.

Rex felt that this was no moment to prevaricate.

"Well, I would waver have a pony," he said frankly.

At that the colonel began to laugh and his mother began to laugh, and after a minute he thought he must be in a good joke, even if he didn't just grasp it, and so he laughed, too.

"Would you trade your mama for a pony?" the colonel asked him, picking him up and setting him on the edge of the great marble vase that held the flowers when they had dinner-parties on the terrace. "Do you mean what you say?"

"I want a pony worse of all," Rex confessed.

"And we have worried," said the colonel to the mother, "we have tormented our brains and vexed our

souls, over a problem of such simple solving!" And then he put the small boy down again and told him to go and see if there was a package from London in the motor. Rex departed in haste, rejoicing over the certainty of the present and the possibility of the future. He found a long box in the motor, and inside the box was a tower and twelve mice. When the mice were set on the top of the tower, they ran all the way down to the bottom through a little circular passage and then pitched into numbered holes. It was a game, and a very thrilling one, and Magda and the man in the leather spectacles, (which he took off occasionally) chose mice, and played it with zest for fifteen minutes.

Afterward they took a ride down the avenue and past the lodge and round by Dungan's farm, and, when they came back, Rex went to bid his mother goodnight. And although the wind had died away it had been so tempestuous first as to loosen three of her curls and drive her and her visitor into the library, where she was sitting in the corner of the big seat, and the colonel was standing in an aimless and unsettled manner, doing nothing in particular, by the window.

Rex climbed upon the seat and kissed his mother heartily. He threw back his head afterward and eyed the colonel proudly, because he felt somehow that he had been at a disadvantage there. And then he went to bed, and ever so much latter the "puff-puff" woke him as it "puff-puffed" back to London.

All that week the house was very quiet, and on Friday his mama and Nina went up to town and stayed two days. Then they came back, and Rex's aunt and his great-uncle and

some others came, too, and the next day his grandmama and her maid and her doctor and her funny, fuzzy black dog came, too, and the next day a great many more came too, and the house was full of flowers, and the hishop was there to luncheon, and the emirate. Only the curate looked so badly that Rex wondered if he had been looking for something Norman and found a lizard.

The next morning Rex was awakened by music, and somewhere there was the most wonderful song being sung by voices that sounded just like birds. He went to the window to listen, and Magda was there listening, too. She was standing behind the curtains, because she was in her nightgown and the voices were filling the air—the air was soft and pink because the sun was not yet risen, and the day was not yet old enough to be sure how he would like her and treat her.

"Where is zat music?" Rex asked Magda.

"They are on the Tower," said Magda, whispering—"they are singing because it is the story that they shall sing on the tower whenever there is a bride in the house."

"And is there a bride in our house?" Rex asked, whispering also.

"Yes," Magda told him, and kissed him.

After a little the song stopped, and they went back to bed, and slept later than usual—at least, Rex did. The next time that he awoke, his mother was kissing him. She had her big blue-velvet coat thrown around her, and underneath she was all white, with little, palegreen ribbons tying little knots of lace. She had on white slippers that had buckles with green stones in them, and her hair was wonderfully lovely.

She kissed Rex over and over, and put a big, lovely picture of herself in a frame made of white daisies and blue forget-me-nots on the chimney-piece. But she said hardly a word.

After she went away Magda brought out a white suit with a white belt and a big gold belt-buckle, and told him to be a good boy, for they were all going to church. It was not Sunday, but they were all going to church just the same, she explained, and then when he was dressed, his grandmama came in and looked him all over through her lorgnette, and made him feel really very uncomfortable.

There was a great deal of noise in the court and up and down the avenue, and Magda told him he could go out on the balcony and look over, but, for the love of Heaven, not to lean against anything in that suit. His grandmama was quite nervous, and told Magda that she would do better to hold him than to risk anything, so that Magda went out after him and held him.

There were ever so many carriages below, and his aunt in a black-lace dress, and all the other people in all sorts of dresses were down there, laughing and talking, and then getting in and driving away. All of a sudden Magda put him down, took his hand, and told him to hurry, and they almost ran through all the halls and out of the big door; and there was his grandmama and her doctor in a carriage waiting for him and Magda to go to church with them.

So they drove away down the avenue, and past the lodge, and between the hedges that smelt so sweet because the way was all in bloom, and then they came to the church, which was gray and covered with ivy, like their own house at home.

There was a great crowd around the church, and they all bowed end curtsied and hummed and buzzed when Rex's grandmama and her doctor and her grandson and Magda got out of the carriage and went in under the little stone-roofed porch.

The church was quite different from usual and most beautifully trimmed with flowers, and every seat was full, and the organ was playing softly. Rex's grandmother took the arm of a gentleman who had come in another carriage, and the doctor took Rex's hand, and they went to their own pew, with the carved door and the velvet cushions. Rex curled up in the corner and listened to the organ and smelled the flowers, and then suddenly he saw his grandmama begin to fan herself very fast, and the doctor took the fan and fanned her instead, and the organ swelled louder, and Rex suddenly saw that something very lovely indeed in a white-lace dress and a large hat with a pale-green plume was almost in front of him, and that the hishop and the curate (the curate looking as if a whole cellar of lizards were after him) and the colonel were all there, too, standing close together.

Then for a little while it was really church and every one but Rex's grandmama said their prayers, and the voices sang and the organ played.

When the prayers were done, and the hishop had said a little more, the beautiful creature with the pale-green plume turned around and Rex saw that it was his mother. She looked up at him and his grandmama and smiled sweetly. And then she put her hand upon the colonel's arm, seeming to prefer him to the hishop or the curate, and walked down the aisle with him.

Rex's grandmama rose at once,

and the doctor rose, too. Rex rose also, and the gentleman who had led his grandmama in stood there at the pew door ready to lead her out. No one else moved in their seats, and Rex could see all their faces smiling at him as he passed along between them.

When he came to the outside world he was quite startled and bewildered.

The hishop and the curate were both there, although how they had gotten there he could not see, and the crowd was ever so much bigger. They were very quiet, though, and he was not surprised at that, because his mother was standing before them looking so like an angel come straight out of a happy heaven down to a happy earth, that it was enough to make any one stare only to look at her eyes and lips.

They all seemed waiting for him, and his mother bent, putting her hand up to steady her great hat as she did so, and kissed him. Just as she straightened up again he saw, with a gasp, something that he had not noticed before.

Perhaps it was because the carriage with the bosquets in the lamp-sockets and the great white rosettes by the horses' ears had overshadowed it completely; perhaps it was because the hishop and the curate and the colonel and the doctor had been standing between it and him; perhaps it was because he, like the crowd, had been blinded to all else by the sight of the mother's joy and stately loveliness: but, at any rate, he saw now.

Before the carriage-step, taking precedence over that big carriage with its white bosquets and rosettes, was a pony and a cart—a black pony in a white leather harness, and

a red-strew cart with small lamps and with a robe folded on the seat! A man was at the pony's head, and Magda was standing behind the cart.

Rex was speechless.

The colonel took his hand and led him up close to the wondrous equipage.

"Rex," he said, "you remember telling me the other day that you would rather have a pony than your mother? I really think that you will regret trading her outright at that figure, but I am willing to pay a pony for a fortnight of her society. Shall we call it a bargain?"

"Oh, yes," said Rex, and took possession that instant. His mother and the hishop were smiling very much indeed, and the crowd were cheering under their breaths. Magda took the place beside him, and the men who had been guarding the pony's head gave him the reins and shook out the robe over their knees.

Then the people began to cheer loudly, and then the pony began to walk and then to trot, and Rex, turning his head for one heedful backward glance, saw the carriage moving up to the step, and people pouring out of the church, his grandmama frowning violently, and his mother, with one hand on the colonel's arm, waving the other at him.

"Where shall we go?" he said to Magda, when the turn had hidden all from them.

"Let us go to my mother's," suggested Magda.

So they drove there, and Magda's mother was overjoyed to see them. If she had been expecting them she could not have been gladder or more ready. There were hme and milk on the table, and a new calf and four kittens (just pleasantly playful) to be looked at after the luncheon.

Later they had a very nice dinner, and just as they were finishing, James came driving in and left some of the kind of cake that Rex had always been forbidden to eat, a piece for each member of the family and a piece for the pony. Magda went down to the gate to talk with James for a moment, and when she came back after many, many moments, she found a small boy sound asleep. He slept nearly the whole afternoon, and when he woke, there were more hme and more milk, and then they drove back home.

All the company was gone except Rex's grandmama, and she was in bed and was to have her dinner in her own room. The house was odd and still and very different. Rex went all over it, and wondered at the flowers, which were everywhere. Then he passed his mother's room; and the door was open, so he went in. It was all very odd and still, too, and his picture in the gold frame was gone. He remembered then that he had traded her for the pony, and an odd lump came up in his throat. It was a long while before he remembered that the colonel had said that it was only for a "forty"; he wondered what a "forty" was.

Just then Magda came in. She had been hunting for him everywhere, she said. He went for his bath and to bed to bed.

"What is a forty?" he asked, as he climbed in among his pillows half an hour later.

"You can count up to ten," said Magda; "well, four tens are forty." He laid down to think it over, and the greatness of the proposition worried him quickly to sleep.

The next morning the consolation of the pony was again on hand. Rex

went to the stable, and looked at it, and hugged its nose, and smoothed its mane. After all, a pony was not a had substitute for a mother. He drove out with Magda again, and the triumph of the feat so elated him that when he came home and found his grandmother drying her eyes over a telegram from his mother in Paris, he pitied her contemptuously for her weakness. The fuzzy dog was sniffing his bare legs in an unpleasantly familiar way just then, so he left his grandmother and went back to the pony.

The next day his grandmother was in bed all day, and life was all pony and no family affection whatever.

The next day grandmother, maid, fuzzy dog, and doctor all departed together, and the curate came over with his little black trunk and settled himself in the room in the Early-English tower.

Rex was very depressed. He was courageous, but the lump in his throat was becoming a permanent fixture of nights. The pony looked so little and fat and sleepy always, and that white, slender mother with the starry eyes stood out in his dreams like a vision the reality of which seemed too good ever to have been true.

The curate was learning to play the flute. He played the flute in a most dismal and waiting manner, and although Rex was young, he had ears and, worse still, nerves. The days passed heavily by—days and days. Four tens made forty. Oh, what an awful sum!

Finally one morning Magda said, as she brushed out his curls with more than her usual vigor:

"To think that it's only a fortnight to-day!"

"A fortnight?" Rex asked. "What's that?"

"Two weeks," said Magda, "it's two weeks to-day since your mama went away. You are going to have a present to-day."

Rex looked unhappy.

"I don't want a present," he said; "I want my mama."

At the words, the big tears welled up in his eyes and rolled down his cheeks.

Magda scratched him up and hugged and kissed him.

"You darling!" she said. "I hear the wheels now!"

It was quite true. There were wheels sweeping up the avenue. Rex burst out of Magda's arms and ran as fast as he could through the gallery, down the staircase, and out on the gravel. The carriage was just stopping, and his mother was leaning forward and looking out of the window. She had on a tiny blue hat and a blue veil, and she was putting the veil up, even as she looked out, quite as if she were making ready to be kissed again after her long absence from such pleasure.

The colonel alighted first, and the instant after Rex was hanging about his mother's neck.

And then without a word he broke from her, and ran for dear life off around the corner by the sun-dial.

The mother caught a bit startled, and then she laughed and went into the house, and the colonel followed her.

It was quite fifteen minutes before Rex returned.

He came into the morning-room then, and saw his mother sitting there, still with her little blue hat on. She was drinking coffee and eating toast and strawberries. The colonel was sitting beside her, instead of where his place was laid opposite, and in his hand was a great package of unopened letters.

"I want you," said Rex, going straight up to him and seizing his hand—"I want you."

"It was in the family, you see," Rex's mother cried, laughing; "it descends from generation to generation."

The colonel took Rex's little hand gently into his.

"What is it that you want with me, my boy?" he asked.

"I want you to come wiv me—wight now this minute," said Rex.

The colonel rose; the mother rose, too. Rex led his captive out upon the terrace; the mother followed. All three went to the rail of the balustrade together.

"There," said Rex, pointing.

Below was the pony, led by James.

"Yes," said the colonel; "I see."

"You can have him back," said Rex, his cheeks brightly scarlet, "I want you to have him back—as I'll take my mudder back, too."

His eyes were fairly blazing with terrible anxiety and longing as he looked up into the face above him.

"She isn't your mudder," he said, in desperate pleading; "she's my mudder, an' I want her back."

The colonel was silent.

"People can't have but one mudder," said the boy. "When a man takes a mudder from somebody, a pony don't help somebody. A pony isn't ever there when it's dark. Please take the pony, and let me have my mudder."

The mother came step by step closer until her head was on Rex's curls and her head was very near the colonel's bosom.

"Rex," said the colonel in a very curiously low voice, "don't you like having me about—as a—a—a friend? Haven't I always behaved well and

lent you my motor whenever you cared to use it?"

"Yes," said Rex, and his countenance expressed a painful conflict;

"I do sink you are nice."

"Then suppose," said the colonel, "that I wanted to stay and live here—"

"Oh," said the boy sharply, swallowing a sob.

The colonel looked earnestly at him.

"I'll be very good, Rex," he said appealingly; "there must be some one here to take care of you all. I won't ask to have your mother for my mother; in fact, I have a mother of my own whom I love very dearly and whom—as a mother—I really prefer to yours. Won't you allow the pony to stay in the stable as your's and allow me to stay in the house as—as your mother's?"

Rex looked up at his mother. "Do you want him?" he asked her.

She nodded, smiling. Rex considered.

"If we didn't have him to take care of us would we have to have Mr. Beck, maybe?" he asked at last. Mr. Beck was the curate.

"Certainly," said the colonel; "it has always been a choice between Mr. Beck or myself. Which do you choose?"

"I choose you," said Rex.

There was a minute of silence. The colonel looked at Rex's mother and Rex's mother smiled; then the colonel looked at Rex and Rex smiled too.

And then the latter turned and walked to the end of the terrace.

"James," he called loudly and clearly, "you may take the pony back to the stables. I have changed my mind."

# The Greatest Marvel of Edison's Genius

TIME MAGAZINE

With the invention of a new storage battery of easy construction and wide utility, the dreamer, Wizard, has won his greatest triumph. By means of it the congestion of street traffic will be reduced one half, while it will place within the reach of almost every one a private transportation. The success of the invention is claimed to be absolute.

THOMAS A. EDISON has accomplished a surprise for the world. He has worked out successfully the problem of cheap power. He promises to put on the market within six months a new storage battery which will enable every man to travel in his own private carriage at about the cost of car fare.

Without danger, without breakdowns, without cost almost, a carriage, once supplied with the new power, for \$300, will travel without repairs for fifteen years, for a hundred thousand miles, if necessary, says the wizard. He reiterates the declaration that he has invented a storage battery which will solve the problem of congested traffic in the big cities of the world as soon as he can manufacture enough of them. He is erecting two large factory buildings, now nearly completed, and is installing in them new machinery especially for the manufacture of a motor battery that will be as common a factor in the business life of the world as the telephone is now.

The great inventor has moments of exceeding amiability, and he rarely has time to make contradictions, so that when it was announced last year that a vehicle could be driven from New York to Philadelphia and back at a speed of thirty-three miles an hour without recharging the storage batteries, he did not deny it till long after the public mind was satisfied that it was true. Then he quietly told some one

that a light vehicle might, under favorable circumstances, be made to run at twenty miles an hour, on one charge, for 150 miles. At that time vehicles of the Adams Express Company were using the storage batteries, and they have been doing so ever since. Any other inventor than Edison would have been quite satisfied with this solution, and would have put these batteries on the market, but his commercial genius is no less remarkable than his scientific intuition, for he has refused many applications to make these batteries for public use.

"A practical theory," says Edison, "is a good lead, but it is not a sure thing."

"Last year you were sure that you had solved this problem?" he was reminded.

"Yes, last year I was sure," replied Mr. Edison, "but now I am dead sure. There is a difference between the two. It's one thing, for instance, to be sure, and another thing to be—Wall Street sure!"

There is a gaiety about the Wizard these days that is unmistakably indicative of a new discovery, for when he is in a "blind mood," when Nature refuses to reveal her secret, he is as tragic and silent as the Sphinx.

He says that he will be able to sell at the cost of \$10 a cell a storage battery that is almost indestructible. It will travel a hundred thousand miles before it is worn out. Twenty cells will be all that is needed for a

runabout or brongham, and sixty cells will be enough for the large and heaviest truck used. For \$300 one will be equipped with motive power that will need no renewal for fifteen years.

"Now, it lies with the rubber tire manufacturers to meet this commercial reduction of motive power," said Mr. Edison, gayly.

"Can they do it?"

"They have been getting ready for it quite a while. A lot of them are working at it quietly. That will come, of course."

For three years 25,000 storage batteries have been constantly at work in the test shops of the Edison plant at Orange, N.J.

"I never believed that Nature, so prolific of resources, could provide only lead as a material ingredient of the battery," said Mr. Edison. "I have always found her ready for any emergency, and, based on this confidence that she has never betrayed, I commended diligently with her. One day, I discovered that nickel-rust was as good as lead. Then I thought I had accomplished the task."

But he hadn't, to the satisfaction of his commercial instinct. The question of the weight of the battery was most important, as was that of its durability.

"You see, it takes about eleven months in experimenting with a battery to be prepared for surprises in the phenomena of Nature," he continued; "sometimes longer. So it has necessarily been slow work. A very promising battery would work all right that long, and then something would go wrong. The public doesn't understand these things, and they get impatient, as if it was only a matter of experiment, and I could hurry it."

Well, nickel-rust failed, other things failed, everything the ingenious Edison could, with his trained scientific mind, conceive, failed.

"Then I tried cobalt," he said, and punctuated the statement with a broad smile.

"And it worked?"

"It certainly did; but, cobalt being one of the rare metals, the problem was not solved. I scoured the country to find cobalt in sufficient quantities to warrant its use, and discovered lots of it in Canada, in Wisconsin, in Oregon, in Kentucky. Then I knew that I was all right."

"What are you working at now in connection with this phase of the discovery?"

"One of the most difficult problems in metallurgy is to separate cobalt from the ores with which it is associated. At present it is done only at great expense, and so, for the last few months, we have been devising a plan of getting cobalt out of the ore cheaply, within a ratio of cost already calculated for the price of each cell."

"And you have succeeded?"

"Completely. I can positively promise that the new battery will be on the market in the Spring. The factory buildings are ready and the machinery is being installed."

"But there may be some surprise that Nature is holding back, that will interfere."

"Absolutely none. I haven't kept 25,000 batteries working for three years without discounting all chances of failure."

Edison's assurance is not lightly given. He told how he had never before been certain, in spite of what the newspapers had said, and how at the present time it was absolutely accomplished. Edison is too old a scientist to make haphazard pro-

phesies. Even while he was telling with assurance what he had done, his mind was on memories of the unforeseen.

"When the electric light was first introduced, the wires were inclosed in iron pipes laid underground," said Mr. Edison in explanation of the devious and mysterious ways of Nature in the performance of unexpected deeds. "In every country in the world these iron pipes were efficient except in Italy, where some peculiar quality of the soil literally ate them up."

Unexpected surprises of this sort have delayed Edison's storage battery, and kept him working with single purpose at it for four years and a half; but all that is a small matter in the face of the probable fact that in another year the horseless vehicle will be the only street motive power.

"In fifteen years from now the horse will be a curiosity; we shall be paying 50 cents to look at him in side shows," says Edison to-day.

Much of the success of the new storage battery will depend upon the ability of the rubber tire manufacturers to reduce the cost and increase the durability of their product. Mr. Edison was pleasantly optimistic about this feature of the matter, but by no means explicit.

If the manufacturers can only induce Mr. Edison to look into this phase of the coming evolution of traffic the thing will be done, but the wizard is not interested at present. He intimated that there might be some undiscovered material as suitable as rubber for wagon wheels, just as he was sure that there was some solution of the lead battery—hint that is another story.

In Edison's world of magic there

is no such thing as fail. When we consider the manner in which he has faced failure, again and again, in connection with every one of his big inventions, the personality of his genius points a moral to ambitious dreamers.

Once the thing is done, Edison busies himself no more with that. Within the inclosure of the Edison works at Orange, N.J., two new factory buildings have just been added to meet the increase of trade in the phonograph department, but these were not of any interest to him. His spirit and his eye, ever on the future, were on the buildings where the storage battery was going to be made—in thousands.

The actual cost of recharging the new battery is a matter of a few cents per cell, the greatest achievement being in making a motive power of light weight, in compact shape and above all, endurable. Speed is not the purpose that Edison had in mind.

"I am a commercial inventor, strictly commercial," he said.

The sometime offending hat popular phonograph has shown that, in fact, nearly everything Edison has ever done shows it. Far more important, to Edison's mind, was an operative storage battery that would be within the reach of every business man, especially the little man, than to construct a demon motor that would kill and destroy. Thirty miles an hour is fast enough for any ordinary purpose, and if speed is desired, there are the flyers on the railroads.

The new storage battery is not designed to be of any use to the automobile. A friend of Mr. Edison's tried a few cells on a two-ton machine a while ago, and found that

as motive power it was reasonably successful, although in no competition with speed.

"But I am not an automobile manufacturer, and I have thought only of solving the problem of street traffic, which is serious in all the great cities of the world," says Edison.

The storage battery, disposing, as it does, of the horse, means that the congestion of street traffic will be reduced one-half. It places within the reach of almost every one a private conveyance. Its effect upon the public street traction companies will

be interesting. Allowing for the cleverness of the selling agents, once the storage battery is in course of manufacture, it will be cheaper to buy twenty cells and a ransabout, that will last fifteen years, than to pay car fare. Their limited speed capacity (about thirty miles at most) will insure safety to pedestrians, and, as to the comfort and privacy that will accrue—there is no doubt as to which of the two ways of city traffic the public will prefer.

These are only some of the achievements Edison promises and expects by next Spring.

## Cultivate a New Memory

While a good memory is a gift sometimes bestowed outright, it is also a faculty that can be acquired. The secret is free to all.

The training necessary to acquire it is not an easy one, for it is one that must know no relaxation; that cannot be dropped and picked up again as fancy dictates.

The rules are simple. Their sole difficulty lies in the restlessness with which they may be pursued until the desired is attained. Here, in short, form, are the most important:—

Pay strict attention.

Listen attentively.

Observe keenly.

Cultivate alertness of all the senses.

Attention is the essence of memory. Nothing that has once thoroughly claimed the attention is ever forgotten, and it is always the inattentive person whose memory is poor.

After establishing better habits of attention, definite training for each special sense is the next step.

Impairment of memory frequently arises in some conditions of nervous exhaustion, such as physical illness, strain, overwork, grief, over-fatigue, emotional shock and monotony of life. Restore the physical and mental health in such cases, and you restore the memory.

# The Estate of Marshall Field

BY PHILIP FAYNE OF THE COMMERCIAL TRUST

The following article is an attempt to define the large estate and the complete control of its possessor over its disposition. By showing that it is better for humanity in general that capital should be kept productive than that it should be tied up in endowments to charitable or educational institutions, the writer makes a strong point.

IF the nation were compelled to choose between two limitations upon its liberty, between the limitation proposed by Mr. Bryan and the limitation proposed by Mr. Roosevelt, between the substitution of government ownership for private ownership and the substitution of government regulation of private fortunes for their regulation by time and decay—if such a choice were compulsory, the nation might as well choose blindly as to choose consciously. Fortunately the nation need not choose either alternative, may reject both. Wisely the nation has already rejected Mr. Bryan's proposal, and gives no indication of being enthusiastically swept away by Mr. Roosevelt's proposal.

Why is it so exigent that the government immediately take steps to curb the great fortunes? Are the evils proceeding from "swollen" fortunes proven greater than the benefits proceeding from the same? Are the evils, even if excessive, beyond the cure of the ordinary common and existing statute laws, if the latter are intelligently and honestly applied? Are the evils, even if so excessive and so beyond the reach of legal remedy, enduring and continuous, or will they pass as other evils of other generations have passed? If the evils will probably become obsolete within a few years, is it statesmanship to create monstrous government weapons to suppress them.

These questions are not only peril-

ous to the issues raised by Mr. Roosevelt, but they are preliminary and should have been disposed of before the issue was formalized.

To put the argument concretely. The president is said to regret that no law existed to prevent the tying up of the Marshall Field estate in trust for a term of forty years. Also that quintessence of empirical wisdom, Joseph Medill Patterson, has employed the Field estate to illustrate the tyranny and absurdity of the capitalist system. There can be no doubt but what some evil will be produced by the holding of the estate in trust for forty years, since in this life nothing can be done without injury in part. On the other hand the trust will operate to produce much of good.

The house of Marshall Field is such an institution in this town as that of A. T. Stewart was in New York many years ago. That the purchasers of Chicago choose to trade with the house tends to show that the purchasers have been benefited thereby for thirty years. The house has raised the material and aesthetic standards of living in Chicago. It has supplied good stuff at moderate prices. Its demand keeps hundreds of mills and factories all over the United States and Europe running constantly year after year. It pays or causes to be paid every year millions of dollars in wages. It has enriched many men besides its founder, and will always furnish opportunity to talent for commercial careers. It

has allowed many more men to achieve competencies. It furnishes thousands of employees with livelihoods, and if it does not pay higher rates of wages than it is compelled to, it pays them year after year continuously.

Mr. Field might not have made a will which insures the continuance of the house of Marshall Field in wholesale and retail business for forty years. His might have split the estate among beneficiaries. He might have left behind him mismanagement, discord, litigation. He might have done a dozen wiser or more foolish things than he did do. The point is that what he did do has also its sure benefits.

Mr. Patterson spoke of the increments piling up under the terms of the trust for the benefit of the two small grandsons. If the increments had all been given to charity or dissipated, if Mr. Field had not provided that the major portion be saved, yet the same tax, to speak socialistically, would be levied upon the tradesmen and clerks and salesmen who are employed by Marshall Field & Company.

Mr. Field some five years ago took out of the business in one year as his profits about \$3,600,000. That sum was earned, however, upon transactions amounting to \$60,000,000 or \$100,000,000. In other words his share equalled 4 to 7 per cent, whereas probably 80 per cent. went to operating expenses and to cost of goods, a very large proportion of each item being for wages and salaries.

Hence, if the two small grandsons are the nominal beneficiaries under Mr. Field's will, thousands of men and women will draw pay under its terms, while Chicago is assured the

continued operation of the commercial house upon its previous lines.

Moreover, if the grandsons benefit yearly to the extent of 4, 6 or 8 per cent. upon the gross sales, the actual operators secure for themselves 60 or 80 or a higher per cent. of the same. Is not 4 or 8 per cent. paid to secure the guaranty of continuance a fair insurance premium? Nay, would the actual distribution of the percentage of insurance, or of benefit to the two grandsons, great as the sums in themselves are, among the thousands of employees, better their individual conditions perceptibly. This is old political economy, but is there not need of its restatement?

The foregoing is not the whole argument. Much may be said upon the other side. But it is well, perhaps, to consider this side also at a time when the other side is alone heard. President Roosevelt is not the first statesman to be perplexed by the testamentary disposition of wealth—the matter occurred to the Romans and they failed to solve it overnight.

Wealth, even inherited wealth, supplies some factors to the culture and economy of a nation. President Roosevelt is an example of what inherited wealth for a few generations can do for a man. If young Mr. Patterson had not been raised upon the unearned increment, this world would not now be receiving the benefit of his profound reflections.

Seriously wealth means art, means manners, means amenity, means many things that a nation cannot afford to dispense with. Wealth may even mean that honey which is superior to corruption, which dispenses "graft." Chicago has to-day in young R. R. McCormick, president

of the Sanitary District, an illustration of the good which inherited wealth may do for a community.

Mr. Andrew Carnegie in the latest issue of "The North American Review" attempts a solution of the problem of the disposition of great wealth. His conclusion is, as he puts it himself, that "The man who dies thus rich, dies disgraced."

Yet if the very rich for a few generations were to leave the bulk of their wealth to found Cooper Unions, Universities of Chicago, and other good works, within a few generations much of the capital of the country would be locked up in endowed, unproductive institutions. Such a state of things is exactly what existed in the times when the monasteries flourished, when rich men dying left their acres to abbeys, when half the productive wealth of the English realm was absorbed by ecclesiastical establishments. Philanthropy took the form of monasteries in those days, as it does of universities and the like in these.

The rich man can, perhaps, perform no greater service to society if he leaves his wealth so that it will remain productive capital. Capital that is withdrawn from productivity, however large may be the benefits it confers upon a few, is not of that general use which distinguishes actively employed capital.

Mr. Field was not in the least a sentimentalist; but the employment of a great portion of his capital in business, which is assured for the next forty years, will, besides benefiting his heirs, result in the payment of millions in wages, in the operation of factories, in an immense activity.

He might have made a wiser testamentary disposition of his wealth according to some opinions. However, the burden of proof is upon the critics to show how he might have done better. The house of Marshall Field & Company in Chicago at any rate will not disintegrate as did that of A. T. Stewart in New York.

Your prosperity in life largely depends upon the goodwill and confidence and sympathy of those with whom you deal. Truth, honesty, fidelity, and purity win confidence. And this is capital for a young man.—H. W. Beecher.

## The Funniest Stories I've Heard

BY GEORGE ADE IN SUCCESS MAGAZINE

George Ade, himself a humorist of no mean ability, has here selected several anecdotes, which were related in his presence by other story-tellers and which he maintains are about the best he has ever heard. We leave it to the reader to decide whether or not they approve of his estimate of their merits.

ONE bears a lot of good stories in the course of a long and idle career, and it is pretty hard to select those that are the best. Perhaps the stories that seemed funniest to me when I heard them depended largely for their effect upon the personality and the skill of the story-teller. I shall repeat a few that went exceedingly well when they were told.

\* \* \*

Henry Guy Carleton was discussing the characteristics of the colored race. He told this anecdote by way of illustration:

"An Afro-American of limited means succeeded in getting hold of a quarter all at one time and decided to gratify a long cherished ambition. He went to have his fortune told. The fortune teller was a fat woman, who led him into a dim apartment, with a red lamp burning and a skeleton hanging on the wall. She looked at his palm, shuffled the cards, consulted the chart, and then said to him: 'You are very fond of music; you like ebekien; you have lost money at gambling, and you have been accused of petit larceny.'

"The colored gentleman gazed at her with enlarging eyes, and then he gasped, in a frightened voice: 'Mah goodness, lady; you jes' read mah inmost thoughts.'"

\* \* \*

The late Maurice Barrymore told a capital story one evening. It has gone the rounds more or less since

then, but I have never seen it in print:

"A society had gone to her first big party. It is a gorgeous social event, and she is all fluttering with excitement. The star of this big party is a young man recently returned from a long trip abroad after completing his course at Harvard. He is very handsome, very brilliant, very rich. All the young women are overwhelmingly interested. The brilliant young man meets the little debutante, and falls head over heels in love. He dances with her repeatedly, and then asks if he may call. The girl, very much agitated, says that she will ask her mamma. Mother, equally agitated, tells her daughter to say to the young man that they will be delighted to have him call; and he says that he will drop in on the following Thursday evening. The society had gone home, her head whirling with the excitement of her first flirtation and the anticipation of a call from the real catch of the season. Next day she seeks out some of her girl friends.

"'Just think, he's coming to call next Thursday evening,' she says. 'Oh, my, what'll I say to him when he calls? He is so smart and intellectual; graduated at Harvard and travelled abroad and all that. I just know I won't be able to talk about the things that interest him. What do you think he'll want to talk about?'

"'I daresay,' replied one of her thoughtful young friends, 'that he

will want to talk about literature, art, or history."

"But I don't know anything at all about those subjects."

"Why don't you read up? You have four days, and you can do a lot of reading in that time, and he prepared when he comes."

"So the young woman read history for four days, so that she might be able to carry on a conversation with the intellectual giant from Harvard, who had travelled ahead. Thursday evening came. He arrived and was shown into the parlor. Presently she came down. He arose and took her by the hand and began to talk to her as follows:

"Gee, but I'm glad to see you again, and say, you're lookin' fine to-night. That gown is a corker. How have you been since the dance? Didn't we have a great time? Say, I never enjoyed myself so much in my life. You're the greatest partner I ever danced with. When it comes to two-stepping you're the sure enough limit. Honestly, you are I'm not stringin' you. I have been thinkin' all week about comin' up here to-night, and you don't know how tickled I am to see you lookin' so well."

"For ten minutes he gabbed on. She leaned back in her chair, calm and self-possessed, determined that this intellectual being should not be compelled to bring the conversation down to her level.

"Finally there was a lull, and she looked across at him and said, 'Wasn't that too bad about Mary, Queen of Scots?'

"The young man was startled. 'Why, what do you mean?' he asked.

"Haven't you heard about it?" she exclaimed. "Why, gracious me! She had her head cut off!"

James Whitcomb Riley is the best story-teller I have ever heard, because he tells his stories in character. It is impossible to transfer his quaint manner to the printed page, but perhaps I can quote one of his many Hoosier yarns to illustrate the odd bent of his humor:

When Mr. Riley was the town sign painter of Greenfield, Indiana, a member of the local brass band, "Wee" Burnett by name, caused a lot of talk by purchasing a slide trombone. It was the most valuable instrument ever seen in Greenfield, and he had sent all the way to Elkhart for it. When it arrived Mr. Burnett decided that he needed a case for it; otherwise he might get it all tarnished and dented, carrying it around in the hand wagon to country fairs and reunions. So he had the town tinner make him a case for it, and when the case was finished he brought it to Riley to have it painted and then "grained" in imitation of rosewood. This tin case was of a fearful and wonderful shape. It had to be in order to fit a slide trombone. Riley decorated it with all the skill of a sign painter's art, and then put the owner's name, "Wee Burnett," along the side. Mr. Burnett called to inspect the job, and when he looked over it he said:

"That is sure one strange lookin' box, and every man I meet will want to know what's inside. I guess it'll save a lot of conversation on my part to put the name of the instrument right there under my name, and then they'll know what's inside without notherin' me."

So Riley took his brush and very carefully littered under the name of Wee Burnett the word "Trombone."

Mr. Burnett looked over his shoulder, and when Riley had completed the "a," he said, "Well, as long as we have got this far I guess we might put on all of it."

"What do you mean?" asked Riley.

"Well, down below the 'Trombone,' just put Indiana."

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Somewhere or other, years ago, I read a little story which I remember as a jewel of unconscious humor. Two southern fire-eaters, of the soft hat and goatee variety, are tilted back in front of the town hotel. One of them reading a daily paper. The following dialogue ensues:

COLONEL:—(Looking up from his paper.) "Majah!"

MAJOR:—"Yes, colonel?"

COLONEL:—"I see that theah has been introduced in the legislah a bill to prohibit the killin' of nigsahs."

MAJOR:—"In what month?"

Only a few days ago I heard one regarding the Englishman, who is always fair prey for the American story.

An Englishman was in New York for the first time. He was at dinner with an American friend, and expressed a desire to see a typical American music-hall performance. The American led down to a ten-cent theater on the Bowery. The first act on the bill was a Mexican knife-throwing specialty. A beautiful creature stood with her back against a wide board, and a gentleman with a black moustache threw gleaming

knives at her clear across the stage. The first knife came within an inch of her ear, and quivered as it stuck in the soft wood. Then he landed one at the other side of her head and one just above her. The Englishman picked up his overcoat and started up the aisle. The American followed him and asked: "What's the matter? Don't you like the show?"

"It's very stupid," replied the Englishman. "He missed her three times."

Several years ago I heard Wilton Lockaye tell another one on the Englishman. Doubtless this has been printed, but it is certainly worth repeating:

A Bostonian was showing a British visitor the sights of the Hub. They were driving past Bunker Hill Monument. Inasmuch as the Anglo-American alliance had lately come into being and the Boston gentleman did not wish to make any pointed reference to the fact that at one time we had been fighting with our cousins, he merely indicated the monument with his thumb and said: "Bunker Hill."

The Englishman looked at the bill intently and asked: "Who was Mr. Bunker, and what did he do to the bill?"

"You don't understand," said the Bostonian. "There is where Warren fell."

The Englishman screwed the monocle into his eye, leaned back and looked at the top of the towering shaft and remarked, inquiringly:

"Killed him, of course?"

# The Possibility of a Commercial Depression

BY A. D. NOYES IN ATLANTIC MONTHLY

In the course of a long article in which he studies the causes for financial depressions in the past, Mr. Noyes makes an examination of present conditions, with a view to ascertaining whether there is any possibility of a commercial panic within the next decade. On the whole he believes that the tendency is directly towards such a depression.

WHAT are we to say of the outlook for the future? Exactly where does America stand to-day in the "cycle of prosperity?" Must we look for the final extravagances in use of credit which have brought disaster in other "twenty-year periods," and for the commercial panic which ensues; and if so, when is that episode to be expected? These are highly practical considerations.

Numerous conditions and circumstances, peculiar to the present forward movement in finance and industry, and differing widely from the phenomena of former periods, have encouraged at times, notably during the excitement of 1901, belief that the precedent of other decades might not be repeated. Much has been made of the facts that, between 1897 and 1900, this country had redeemed its foreign debt on an unprecedented scale; that in the last-named year our money market was itself a creditor of Europe and an investor in European public securities; that our excess of merchandise exports has reached unheard-of figures—\$664,000,000 in 1901, and an average of \$513,000,000 per annum for the past nine years, as against a previous annual high record of \$286,000,000; that our interior communities have themselves become independently wealthy, lending money in the Eastern markets, instead of borrowing from them; that the currency is in a sound condition, as it certainly was not on the eve of 1857 or 1873 or 1893. Finally, there is cited wholly

unprecedented annual gold production of the world as a whole, and of the United States alone, both of which reached a maximum last year.

These are facts with an important bearing on the country's power to withstand reaction from an over-exploited credit. That they can, however, after permanently the law of financial inflation and depression is not reasonably to be supposed. Arguments very similar might have been used, and indeed were used, in the decades before 1893 and 1873, to prove that recurrence of the old-time commercial panic was impossible. Belief in a radically changed condition of American finance and industry was an important factor in the excited "booms," which preceded all our years of crisis and reaction. In the fifties our gold discoveries guaranteed the American situation; in the seventies we had suddenly become the grain-producer for the outside world. Yet neither event, though each was equivalent to an industrial revolution, delayed for a year the arrival of the commercial crises after the familiar interval.

The reason is simple. In the periods referred to, the greater the genuine basis of prosperity, the larger the balloon of inflated credit blown by the speculators and promoters. People who are inquiring whether another commercial crash, as a sequel to the present "boom," is or is not a probability of the future, ought to devote their investigation, not alone to the underlying elements of strength, but to the manner in which

those elements have been exploited. If it were to be discovered that credit had been employed prudently and conservatively, that fictitious values had been discouraged, and that the community as a whole had not been indulging in speculation, there would then exist reasonable ground for arguing that the experience of past commercial panics might be escaped.

It will hardly be alleged that the past five years have presented any such picture. Unparalleled as were the tokens of sound and real American prosperity, the fabric of paper credit built upon it even surpassed in magnitude and extravagance anything of the sort that the world had previously witnessed. Details are hardly necessary: to enumerate them would be to tell our financial history since 1898. Speaking generally, what has happened is that American industry as a whole has been recapitalized within this period, on a basis of immensely extended debt. The country has been speculating, sometimes with extraordinary rashness, in the shares of these and the older corporations; in this race for speculative profits some of the strongest private banking houses and some of the largest banks have, directly or indirectly, been engaged.

There have not recently been repeated all the excesses of 1899, when a great industrial company, inflating its capital from \$24,000,000 to \$90,000,000, disposed of \$26,000,000 in such ways that the courts could not afterward learn what had become of it; or those of 1901, when \$50,000,000 cash was paid to the Steel Trust "Underwriting Syndicate" merely for guaranteeing the sale of the company's new stock. But we have seen the Wall Street stock market, within a year, jacked up to extravagant

figures by the virtual cornering of properties with \$150,000,000 stock,—this being done mainly with borrowed money, at a time when supplies of available capital were visibly running short. With all the outpour of wealth in American industry, the country's capital has on at least three recent occasions shown itself inadequate to the home demand upon it. Wall Street has seen good commercial paper, at these times, selling at 8 per cent., short time loans at the equivalent of 12 per cent., and demand loans at 125 per cent.

A few years ago it was estimated in banking circles that the American market possessed a floating credit of not less than \$200,000,000 at the foreign money centers. We have very lately been in debt to these same markets, on our bankers' notes-of-hand, to a probably much larger sum. When railway companies in unquestioned credit were unable, this past year, to sell their bonds save at a heavy sacrifice, and were forced to borrow on their notes, at high rates and for short maturities, capital borrowed from European and American banks was used for concerted manipulation of Stock Exchange securities; the operation was continued at the very moment when some of the exorbitant money rates just cited were in vogue. No one familiar with the facts is likely to deny that for daring speculation, on a scale of enormous magnitude, and in merchandise as in securities, there have been few parallels to the decade in which we are living.

I do not state these facts with a view to moralizing or distributing the blame; nor have I any idea of predicting an early and serious commercial crisis. There are many reasons why no such event is considered imminent. But we are looking at

our financial history, past and future, at long range; and what one must admit, in the light of these quite undisputed facts, is that financial America has, in the past half-dozen years, simply repeated the general story of those preceding "booms" which ended in commercial crisis. That we shall some time—probably at a date sufficiently remote—witness another violent spasm of financial readjustment, such as 1893 or 1873, seems to me to be altogether probable.

Certainly, if our study of causes of commercial panics proves anything, it proves them to be a logical result of exactly such procedure as has distinguished the American markets for half a dozen years. We have no good reason for assuming that, in the end, a similar result will not follow the similar causes in the present

period. It has, indeed, been not a little impressive to see how, even with the new and portentous influences at work in the present cycle of prosperity, its successive stages, at the usual interval, have repeated the history of preceding epochs of the kind.

We have even had our "little panic," which traditionally comes midway between two larger commercial crises, and we have had it at the traditional interval. Such a year of Stock Exchange disorder, only partly accompanied by disordered trade, occurred in 1886 and 1884, and it occurred again in 1903. Whether the "twenty-year interval" between the first-class panics is to be as scrupulously observed—its exact observance would bring the next one in 1913—is a question for the prophets.

## The Quaker's Rules

The following three rules are said to have been given by an old quaker to Senator Scott, of West Virginia, when he was a young man. In following them the senator claims to have made his success in life—

Not what thee eats, but what thee digests, will make thee healthy.

Not what thee earns, but what thee saves, will make thee wealthy.

Not what thee reads, but what thee remembers, will make thee wise.

These three rules leave out a good many things, but, as far as they go, they are full of wisdom and sense. The man who has a good stomach, a good memory, and a bank account, only needs a good conscience and a high purpose to make life worth the living.

## The Time When Extravagance Pays

SUN MAGAZINE

The old ad about saving your pennies and dimes is good under certain circumstances but there are times when it pays to be prodigal. Several instances are given in the following article where the decision to take the expensive course rather than the economical has brought about most far-reaching results.

"SAVE your pennies and dimes, young gentlemen," the lecturer, a college professor, advised his audience. "Never spend a dollar if you can help it; forego the luxuries; live plainly; be economical and you will be successful."

"That was not very intelligent advice," remarked a bank president as he left the hall. "Without qualifying his directions, he was pointing those young men to a life of drudgery. Big affairs are not managed in that way nowadays."

"But on a college professor's salary they have to be."

"Probably; but business is another thing. For instance, when I bought an automobile my friends said I was indulging in wild extravagance. They foresaw that I would land in the poorhouse and pitied my family. My family did not worry about it greatly, for the swift rides in the park did every member good, and I did not say much about the cost of the machine."

"One day there came to town the representative of the biggest contracting firm in the east, desirous of looking over the city with a view of placing investments. A dozen of us met him at the cafe and talked through a six course dinner. Then plans were discussed for the guest's entertainment the following day."

"Harris has an auto," some one said, and of course it was arranged that I should take the visitor for a ride.

"I did so, spent the most of the day with him; we became well ac-

quainted; he seemed to like me, and before he started home he offered me the western management of his company's financial affairs. I had no better chance than the others—save for the automobile. That brought the opportunity."

"I am \$200,000 ahead already through the connection, with more to come. I could have got along probably without a machine, but it was an investment that paid the largest return of any I ever made."

One rainy evening a newspaper man walked along the line of railway coaches in a noisy union station. His ride home would take half the night. He debated with himself whether or not he should take a Pullman.

The fare in the Pullman was 75 cents. He could save that amount by riding in the ordinary car, but the ordinary car was crowded and he dreaded the crowd and the weary companions with whom he would associate in the coach. Still, 75 cents was not to be despised, and he pondered the problem for several minutes. At last the attractions of the Pullman in rest and preparation for the following day's work won; he gave his grip to the porter, and sat back in the section assigned him in solid satisfaction.

After dinner in the dining car he went to the smoking room and found there the only other man on the sleeper, the agent for a manufacturing firm of the busy Northwest.

"Have a light?" was the opening of their acquaintance.

Then came the inevitable western

salutation, when the emblem in the coat lapel is observed. "Where do you belong?" Both were members of the same lodge.

Following that came a friendly talk, and the manufacturer told the newspaper man many interesting experiences, not noticing that the latter kept a very eager questioning in operation. The conductor of the train stopped to take part in the conversation, and finally the superintendent of the division, who was aboard, dropped in, and the peculiarities of modern machinery making methods was thoroughly gone over.

It was nearly midnight when the newspaper man reached home, but he sat down to his typewriter and rattled the keys for an hour before tumbling into bed. He simply put into readable form some of the things that had been told him that evening, and a check for \$75 was the payment that his story brought him.

He always rides in the Pullman car now when he travels and says that he shall continue so to do until the \$75 gives out. He has never made so good a speculation as on the occasion mentioned, but he has mingled with people who have helped him in many ways and will continue to help him for many years to come.

Here was a case where the expenditure of a few cents brought a rich return. It might not always prove possible and the lesson might fail to come true in many instances. But the fact remains that the man who is trying to get on in the world must meet the people who do things if he expects to accomplish his ends. It is good policy, as well as good comfort, to rub against the leaders in business affairs.

There was a young man of Kansas City who had the business intelligence necessary to success, but he

had little opportunity to exercise it. He hesitated one evening whether he should take dinner at a cheap restaurant or should eat at one of the cafes patronized by the best people of the city. He chose the latter, and this is what happened.

"Come over to our table," was the invitation that came from a friend, and he accepted.

He was introduced to a widow who owned a piece of ground lying close to the business part of the city but which had never been utilized for building purposes. He found in his conversation with her that she needed a steady income and finally told her he would take a lease on the ground for ninety-nine years at \$125 a month, and she made the bargain.

On this lease he borrowed \$25,000 and built an office building that rents to-day for enough to pay the interest and give him a profit of \$750 a month. He has nothing to do but collect his money, and the rental value of his property increases daily, as the city is growing in that section.

The dinner in the first-class cafe was the start; but, of course, it took business acumen and ability to carry on the enterprise after he had it started. The man dull of apprehension might eat in the cafe for months and make no headway financially.

The young man who seeks to get ahead must have something more than opportunity. He ought to use the best way to do things as well.

Sometimes the chance of the young man depends quite as much on others as on himself, and he has reason to thank the fates which throw him on his own resources. He finds that he must meet the conditions and does so, testing the fire of his nature

and proving the stuff of which he is made.

A son of a New York lawyer became so worthless that the father to separate him from the girl he wanted to marry sent him west with only money enough to pay his fare and expenses, but armed with authority to draw on a western bank up to \$5,000.

The young man drew \$2,000, landed in eastern Colorado and sought work among the sheep ranches of the irrigated lands. In a week he sent for more money and later for all that he could have. Then a few months after came a message.

"Will he in city Saturday with ten ears of sheep. Meet me."

"Ten ears of sheep! What lunacy is the young man up to now?" exclaimed the father.

But the youth came, and he had ten ears of young sheep that had been fattened on alfalfa and cottonseed meal, ready for the top price in the market. He sold the bunch and showed a draft for \$12,000.

"I made some money out there and the rest is out of the sheep. I don't owe anything. Take out \$5,000, dad; I am going to call on Carrie."

He did and married the girl. They are now managing a big sheep ranch in New Mexico, with prospects of becoming far wealthier than the father.

Likewise little things give an index to the character of the young man. For instance, the editor of a country newspaper was called to the telephone and heard a message from a real estate man in a neighboring town.

"What will it cost to put an advertisement in red on the middle of your front page?"

New the editor did not print a yellow journal and it meant a great

deal of work to run the paper through the press twice, so he named a price that he thought would be prohibitive.

"All right," was the response. "But do you understand?" asked the editor, thinking the dealer did not get the right figure.

"Of course; do as I tell you." So the advertisement was placed in red and the bill was paid.

The farm advertised was sold; no one could help seeing the announcement. The young real estate man is now president of an oil and gas company that pays dividends on more than a million dollars of stock, and his wealth is estimated at \$100,000. This is not great as fortunes go; but it is a great deal in the west, where money comes in more slowly.

Likewise it is a good thing to build up a reputation that can be sustained.

"I have to be careful," said the bank president already quoted, discussing the various estimates of the young men of the town, because I began that way.

"I know one wealthy hanker who never wears clothes that cost more than \$15 a suit; who is careless of his personal appearance, never pays his store debts until forced to do it and is reckless in his actions. Yet he makes money."

"If I were to fail to pay my bills on the first of the month, or should I take to wearing old clothes, or should I be seen in fast company, there would be a run on the bank the next day. People would think something was wrong."

"If the other hanker should suddenly take to good dressing, his bank would be under suspicion. People around us are educated by our actions and learn what to expect of us."

When we vary from our usual course they suspect danger.

"I never loan freely to a young man who is educating the community to expect a poor performance from him. It may be that he will succeed, but the chances are against him, because he is nearer to the bottom than the man who has a proper pride in himself and in his own standing."

That is not, perhaps, a very profound philosophy, but it is laden with truth. The chance for the

young man is largely his own making.

"But there are not so many chances, and money goes faster than it used to in the old days," complains the youth.

Too quote the bank president again:

"I wish I were young once more. There are more chances for clean, bright young men who know how to use wisely what they earn than ever before."

He was a poor boy himself and has been through it all.

## Smooth Strangers Who "Beat" Hotels

HERALD MAGAZINE

The practice of "beating" the larger hotels out of board and lodgings is not so uncommon as one might suppose. In fact, as the writer of this article shows, a great deal of it is going on all the time. The operations of these "dead beat" are stranger and slyer every one and count on playing the roles of respectable boarders.

IT was the "Smooth Stranger" who a few days ago declared that of all the cities in which he had lived and plied his calling none was such a paradise for hotel "dead beats" as is New York. As a matter of fact, he spoke the truth, for with the thousands who come and go among the great caravansaries in the metropolis it is impossible to keep watch and ward over the honesty of every patron. Men there are who boast of living on the fat of the land from month to month at the expense of the city hotel man. One of the most impudent of this class wrote a letter recently to the president of the National Hotel Keeper's Protective Association, which has its headquarters in New York, and told him that in all his varied experience he had not found a place that was easier than this city.

That he was right about it no ex-

prienced caterer to the public is disposed to deny. The principal assets of an accomplished hotel "beat" are a certain quiet assurance self-control, good clothes and a seared conscience. After that there is little else necessary than the well formed resolution of never paying a cent.

One of the officers of an agency which is devoted to giving information concerning predatory visitors declares that it is possible for a "beat" to live unmolested in the hotels of this city for the greater part of a year before he would find the situation growing uncomfortable; he could do this, and, in fact he does, without a single cent of capital and by committing no greater offense against the State than the violation of the innkeepers' law.

Conditions of modern hotel life are peculiarly adapted to the growth of

that constantly increasing class, the "smooth strangers." It was not long ago, certainly less than two decades, that the average clerk knew every patron by sight who was in the house, and was able to call many of them his personal friends. The proprietor was constantly in touch with those who stopped at his hostelry and was able to detect almost at a glance if any undesirable persons were under his roof.

Hotel keeping in this present generation is ordered something after the manner of a factory. The public is carried about through the establishment by means of elevators like so much raw material. The patrons are thrown into one hopper and fed; they are committed to another department and moistened with cocktails and highballs; then they are taken on lifts to the dormitory department and laid away for the night.

Nobody pays much attention to them except the hotel detective. His position is much like that of a hopper boy at a colliery, he gets a rapid survey of the specimens of humanity, large and small, as they pass before him in the corridor, which is much like an endless belt, and occasionally he removes an exceptionally bad piece of slate. This sharp eyed person, however, is not likely to take any risks unless the man under suspicion has a Rogue's Gallery portrait or has been convicted of various crimes and misdemeanors. He cannot question the financial standing of every stranger, and if the hotel "dead beat" is not of striking appearance detection is well nigh impossible.

More than a hundred thousand strangers go every day through the great hotels of this city, and the

man on the floor, no matter how observant he may be, can only hope to protect the patrons of the place from the attention of pickpockets, thieves and confidence men. As far as insuring the proprietor of the hotel from being robbed by the "smooth stranger," the average hotel detective is helpless. Some of the shrewdest of them bear testimony to the ease with which it is possible for unassuming freebooters to ply their calling.

First of all the hotel "beat" must have a reckless disregard of consequences and a good digestion. He must not have a constitution which experiences symptoms of distress after being reinforced with food for which the man who furnished it will never be paid. Conscience, sense of shame or even a lurking shadow of self-respect would be fatal to him. Once he has the proper psychological attitude toward the business he can go to any lengths in following it.

Having discarded his conscience he must then acquire either a small satchel or a dress suit case. The expenditure of two or three dollars will fit him out in that regard. If he feels disposed to the niceties of dress he might also carry something of a wardrobe; but this is considered unnecessary; such things as shirts and collars may be purchased from time to time as they are required. It may be that circumstances will arise when it is necessary to leave the dress suit case with the hotel proprietor in order to make a quick exit.

It is also necessary that the hotel beat should be neatly attired, but he should avoid the use of flashy neckties, scarf pins of striking or unusual designs, fancy waistcoats or bright and shiny yellow shoes. It

would be fatal to him, almost, if he should be identified as a man with a bright red tie or as a man with a green huckle scarf pin. If he should be so unfortunate as to have a heavy scar or any marked facial blemish it would be well for him to adopt some other occupation.

Unobtrusiveness is the keynote of success when one deliberately seeks to defraud a hotel. The "smooth stranger" must glide in out of the place, sit quietly in the writing room, talk to no one unless he is addressed, make few acquaintances and comport himself as one who is devoted to serious business.

As hotels are managed at present nearly any one can live in one for a week without receiving any communication from the cashier. The "dead bent" uses this fact to the best advantage, taking care, however, not to ring for ice water too often, or to have meals sent to his room, or to in any way impress his individuality upon the employes and attendants. High living is all very pleasant, but it is likely to result in disaster. The most successful of the profession do not order wine for dinner, neither do they have fifty cent cigars charged to them. They never splurge. There are at least fifty first class hotels in New York city where they are able to live under the best conditions. The 350 so-called family hotels are not as good a field on account of the comparatively small number of transient patrons. As long as the freebooter keeps his expenses down to fifty or sixty dollars a week he is likely not to attract undue notice. He can have a room and bath, provided that in the place where he happens to stop there are many suites of this character; but it is recommended

by the leaders of the profession that the engaging of two rooms and bath is hazardous unless confidence is first established by the cashing of a perfectly good check. Taken all in all, beating the hotels on a conservative basis of not more than \$10 a day is considered as the most practical and the easiest method of living without labor.

Nothing is said to the "smooth stranger" until he has begun to delay in the matter of the first week's board. After he has received his bill for seven days his farther stay depends largely upon his own self-confidence and skill. He may ignore it for three or four days and then go to the cashier with some remark about his remittance not yet having arrived. It happens that many persons who are engaged in perfectly legitimate callings have had delays in receiving money, and there is nothing which the management can do about it except, perhaps, to tell the hotel detective of their suspicion, if they happen to have any. But in these cases, especially if they are taken to the police court, the intent to defraud must be made manifest. The detective hesitates to go to the extremes of causing the arrest of an unassuming person who has all the self-control and quiet assurance of a man following a legitimate calling. While this interesting question is being discussed the "smooth stranger" will take his dress suit case and quietly disappear. He might pass several attendants with his baggage in a hotel where three or four thousand persons are quartered without attracting the slightest suspicion to himself, every hour of the day in that establishment seeing the arrival or departure of scores of persons

with dress suit cases and handbags. But even if the baggage is abandoned in the room what difference does it make? Dress suit cases are cheap, and second hand satchels may be purchased in pawnbrokers' shops at a ridiculously low figure.

Some ready money is necessary for the complete happiness of the modern hotel beat, and before he leaves a hotel he has usually obtained a supply. Where hundreds of persons come and go through the corridor of a hotel, what is easier for him than to stroll up to the counter and ask for five dollars—"cash" to be charged to his room? If one clerk should decline to give it another probably will. There are so many patrons of a hotel that the office force rarely has time to exchange suspicions, especially those of the verified kind. Many of the wandering gentry pass worthless checks in the hotel, but this practice is discouraged by the more skillful ones.

"I have made it a practice," said a representative hotel beat recently, "not to lay down checks, for by so doing one leaves a trail of documentary evidence which is likely to follow him around the country and eventually result in his doing time. A man of ordinary address, however, can get sufficient money for incidental expenses by making a swift touch at the desk. Of course, I do not pretend to say that there is a fortune in beating hotels, but a man who attends to business can always make a comfortable living and escape hard work."

It cannot be denied, however, that the majority of hotel beats also combine forgery and check kiting with their profession, a fact which is greatly deplored by the adept.

"It seems to me that there's noth-

ing easier," said a well known hotel detective, recently, "than living for nothing at the leading houses in New York city, provided that one does not lay down bad checks too often and constantly changes his name and modifies his clothing or personal appearance as much as he can.

"After finishing an engagement at one hotel it is easy for the operator to transfer himself to another. If he should have been put to the extraordinary expedient of leaving his baggage as a hostage he can soon acquire the necessary impediments. It is considered an unwritten law in the profession not to play more than four hotels in a large city in succession. Even in New York it is customary for the hotel bent to run out of town for a few days and return under another alias; by that time, if his presence had caused any little ripple of excitement or curiosity, the incident is likely to have been entirely forgotten. He begins all over again and frequently ends up at some quiet family hotel uptown for his final engagement. Here he is the conservative business man. He dictates letters to some well known house, outlining vast business projects.

"The public stenographer tells the second assistant day clerk about him possibly, and the impression gets abroad that he has heavy responsibilities which he is bearing in silence and reserve. Having established his credit, by delicate processes of suggestion, the 'smooth stranger' concludes his New York engagement by inducing the management to cash a check for fifty or a hundred dollars, and is thus supplied with the amount needed for making a long jump. He has his 'get away money,' and again he is out in the open,

visiting the smaller cities of the United States, preparing for his return in the course of months under a slightly different guise and in a new specialty to Broadway."

One of the most remarkable documents illustrating the trickery of the human mind is contained in the confessions of a dead beat recently sent to the president of the National Hotel Keepers' Protective Association. He tells the names of the persons and the hotels which he has defrauded and a careful inquiry reveals that in every respect he told the truth. The operations cover the month of last August, during which time he had accumulated board, lodging and loose change to the sum of \$439.90.

These operations began in North Carolina on August 1, and by gradual stages and at the expense of the persons whom he defrauded the agent made his way north, arriving in New York city on the 15th, and after spending from two to three days at the hotels mentioned he made a jump to Buffalo, travelled to Detroit by boat at the expense of the navigation company, and started in to acquire board, lodging and cash at the hotels of Detroit. It was in this city that he writes he was overwhelmed with remorse. He wrote a letter confessing his misdeeds, and with it sent the foregoing itemized account of his operations in the month of August. He said that he was about to board a steamboat at the Queen City of the

Straits and to throw himself overboard.

It is not generally believed by hotel men than this "priest of dead beats" has come to a tragic end, for under some other alias, and upheld by his confidence in being counted as dead, he may have begun his depredations anew. His methods of obtaining accommodations were along the traditional line. He acquired considerable cash at Broadway hotels for his petty expenses by hiring automobiles. It was his custom to cash small checks and after paying the chauffeur appropriate the few dollars remaining for pocket money. In several places he posed as an expert in automobiles and in others as the travelling agent of a well known paper house in Cincinnati.

One of the reasons given for the comparative freedom with which hotel beats operate is that they are as a general thing not reported by the bonifaces through the agents established for that purpose. They seldom notify the police, as they wish to avoid any notoriety, and many of them neglect to inform each other of circular letters or otherwise. One of the largest hotels in Pittsburgh charges its losses from hotel beats to the advertising account and other hotels cheerfully put down the amounts to profit and loss—three or four hotels in this city caused to be written across the face of the account of the repentant Warren the inscription in red ink, "Committed suicide."

## The Butcheries of Peace

BY THE EDITOR OF PEACOCK'S (ENGLAND)

*Ordination, while it has done much to increase the pleasure of life, has done even more to increase its torments. Its railways, its buses, its motor-cars, its factories and workshops, its death-dealing agencies which bring death every year to thousands and agencies to tens of thousands of people.*

PEACE has her butcheries no less than war. Pestilences and famines are the recognized weapons with which she thins out the army of mankind; but her armoury is well stocked with divers weapons of fire and water, winds and storms, earthquakes, lightnings, thunderbolts and volcanic upheavals. These, her natural weapons, man has supplemented by weapons of his own forging—such as his Cars of Juggernaut, his motors, his railways, his underground burrows, his paraffin lamps, his cycles, or his perambulators.

Man's wars upon mankind are pany affairs beside the wars waged by Peace; when we consider the chances of meeting death in life, each minute of life must seem a lucky escape from death.

And that life is so dangerous is more largely man's own fault than most men understand. Our authority in the matter of violent deaths is the Registrar-General. If his reports are terribly hard to read as a whole, here and there one finds most curious and suggestive facts. Thus our Registrar-General informs us that in a year, of 1,000,000 living people, 463 die deaths from violence or negligence; in other words, Peace, using only her violent weapons, without touching those set aside for pestilence and famines, succeeds in killing some 16,000 of us in a single year.

Perhaps because men give more assistance to Peace than the women in the forging of her artificial weapons,

men suffer most from them; it is far more dangerous to be of the strong than of the weak sex. To more than 10,000 violent deaths among males there are less than 5,000 among females. A large proportion of the total violent deaths is incurred by man's desire to travel fast. The first man who bestrode a prehistoric beast, or went sliding down a hill, set an example to his fellows which was as good as signing the death-warrant of millions of his successors.

With her two weapons labelled "Vehicles and Horses," Peace in one year is capable of killing 2,500 Englishmen. In a lucky year for Englishmen, ships and boats will kill only two or three hundred. But the common cart is a most deadly implement, killing in a year about as many people as there are days.

The motor-car is called the modern Car of Juggernaut, but in reality it does small execution. In the last year for which we have comparative figures, motors killed only fifty-six of us; but, of course, the numbers killed must increase steadily as motors steadily supersede the deadly horse and cart. All vehicles are more or less dangerous. Bicycles and tricycles will kill 186 people in a year, while even the innocent-looking perambulator will account for thirteen deaths—whether of the babies therein, or of the make who push them, or of the people they run over, official figures do not deign to say; but presumably the babies run the greatest risk. On the whole, however,

the "pram" is the safest vehicle in which one could travel.

One would imagine that the train was the most dangerous; but, as a matter of fact, the dangers of railway travelling have been reduced to a low point. Your chance of being killed in a train accident in the course of a given journey is no more than 1 in 200,000,000. This is a fact that should comfort many nervous people, condemned to travel on certain southern lines, whereon the slightest attempt at speed causes such a rocking that travellers habitually clutch their seats in fear and trembling. If a two-hundred-million to one chance were offered in a lottery, who would think it worth consideration?

And what is life but a lottery?

It is quite common to hear of accidents from burns, scalds, and ordinary explosions—outside mines, more than 3,200 have died from such causes in a year. It is easy to die from poison. A year's toll of the poisoned amounts to more than 500. One may be one of the 2,000 odd who are enfeebled in this country in a year; or of the 2,300 who die by drowning; or of the sixty-three people whom lamp accidents kill; or of the nineteen who died in a year from drinking hot liquids.

Do you slide or skate? In one year thirteen people met their deaths at home in these sports. Do you play football? Football has killed eleven in a year, while cricket balls have killed two. Do you take country walks through fields where cows and bulls are encountered? Bulls and cows are guilty of killing thirteen people in a year, while even insects caused four deaths.

By what strange causes death sometimes comes is shown by entries of fatal accidents under such heads

as "Wounds by gamecock," "bursting of soda-water bottle," "penicil penetrating head," "needle in pharynx," and "bead in ear."

"In the midst of Life we are in Death"—the familiar words have a new force in the light of the Registrar-General's reports.

To be one of the 4,700,000 persons employed in our British factories and workshops is to run fearful risks from the deadly weapons in the hands of Peace. This is well shown by the fact that they inflict nearly 93,000 casualties in a year; but it becomes clearer when one considers how dangerous are some of the neutral fatalities.

Thus, in the year 1903, Peace cut off no fewer than 151 hands and arms; while her frustrated attempts in this direction caused the loss of more than 3,000 parts of hands, and in another direction of about 150 parts of legs and feet. She deprived fifty-nine work-people of their sight; broke the bones of more than 1,500; injured the heads and faces of more than 3,300, and caused sufferings by burns and scalds to more than 3,000 cases.

Apart from accidents, our work-people run the risk of dying from diseases caused by their occupations. Under the headings of poisoning and anthrax alone, the year 1904 produced 883 cases, of which seventy-six were fatal. The majority of cases arose from lead-poisoning, but ten fatal cases were due to the terrible disease of anthrax, which continues to hold its own. The bacillus lurks in wool, hair, hides, and skins imported from many countries, for many different industries, and may remain active for years.

Of the lead-poisoning cases, china and earthenware account for 106—and it must be remembered that

these cases occur chiefly among women and young girls, whose lives probably are ruined thereby, if not sacrificed. How proper precautions can lessen evils of this sort is proved by the recent great reduction in figures for this form of poisoning—an improvement due to stringent rules for monthly medical examinations. More than 100 cases in a year, however, is still a large total, remembering that only about 6,000 pottery workers are employed in the lead processes.

One of the chief dangers that threaten working people in factories and workshops is the dust atom, dust being a prolific cause of phthisis and other diseases of the sort.

There are more than a score of industries in each phthisis and respiratory diseases together is more than double that of agricultural workers. Thus, 453 potters die from phthisis to every 100 agriculturists.

One must consider not only dangerous trades, but conditions of labor that are dangerous where the trade is comparatively safe; as when the operatives work in foul air. The difference between the outdoor life of the farmer and the sedentary life of the tailor, the shoemaker, the bookbinder and so on, is enormous in its effect on health. Thus, for 100 agriculturists who die of phthisis and diseases of the respiratory system, between 250 and 300 bookbinders die, and the same proportion of printers, musicians, hatters, hairdressers, tailors and drapers. It is a startling fact that the workers

in four of these occupations die from lung troubles alone more rapidly than farmers die from all causes put together.

But it is not until the butcheries of Peace are compared with the butcheries of War that their true extent is realized. A round figure of 40,000 would cover the total British losses in the Boer War. Yet this is not half the number of the casualties recorded in a year of industrial campaigns in British workshops and factories alone—taking no account whatever, save for cases of metallic poisoning and anthrax, of the havoc wrought by diseases of occupation.

At the battle of Waterloo the Duke of Wellington lost 15,000 men in a single day. "At such fearful price," wrote the historian Creasy, "was the deliverance of Europe purchased." The Iron Duke himself wrote: "My heart is broken by the terrible loss I have sustained in my old friends and companions and my poor soldiers. Believe me, nothing, except a battle lost, can be half so melancholy as a battle won." But the price paid for the deliverance of Europe was not one-sixth of the price we now pay for the good we get from our factories and workshops.

The deliverance of Europe from Napoleon was worth Wellington's 15,000 casualties. But is a year's industrial campaign worth 93,000 killed and wounded?

At any rate, we are forced to the conclusion that the butcheries of Peace are more melancholy by far than the butcheries of War.

# How Alexander J. Cassatt Began his Career

BY ARTHUR E. McFARLANE IN SYSTEM

In this encouraging article the young Cassatt journalist traces out the course of action adopted by the President of the Pennsylvania Railroad in his pioneer days, showing us what foundations he has laid for success. He points out that Cassatt early learned the lesson of making others attend to details, while he studied out the big problems.

IN 1864 there was living at Renovo, Pennsylvania, a young man of twenty-five who had for a year been resident engineer in charge of the middle division of the Philadelphia & Erie. Now a division superintendency in the early sixties was no tremendous matter. But it was a position of considerable importance; and the young man had shown himself entirely capable of making good in it.

Yet it was not exactly ability which distinguished him. It was rather what an automobilist would describe as ease in gearing and smoothness of running and control. Doubled work did not appear to have the power to tire him nor any unexpected stress to get him excited. In upbringing he was thoroughbred; but he had seemingly all the pliancy of the back-country Pennsylvania Dutch.

It puzzled his fellows as greatly as it attracted the admiration of his business superiors. And one night the resident engineer in charge of the neighboring division asked him about it.

The young fellow had nothing to make a mystery of. In fact he rather wanted to talk about it.

For he believed he had arrived at what many men do not arrive at in fifty years of blinking and pottering—an underlying philosophy of work.

It was no matter of putting in twelve, or fourteen, or sixteen hours a day. He had red blood in him, and he counted that day lost when he did

not get time for a little out-of-door sport. Nor was it any matter of "toiling upward in the night." He believed in spending his evenings in the company of people worth talking to, or of a book worth reading. Like all of us he had no desire to be a mill horse, or a human tread mill. He wanted to do big things in life, yet to get some natural pleasure out of existence as he went along. His business "work-philosophy" had an originality all its own. It was, briefly, to let the other fellow do the work!

"Why, it's like this," he said: "It struck me a long time ago that most men allow their time to be eaten up by details and routine labor that they might better have turned over to their assistants after the first six months. Well, for the last year or two, I've been trying the experiment of confining myself to learning how a thing ought to be done—and then seeing that somebody else does it that way. I'm beginning to believe that by spending about one hour a week looking for the right sort of men, I'll soon be able to cut my routine grind down to nothing at all!"

His friend laughed. "That certainly looks very pleasant. But how do you put in your time?"

"Why, I feel that it's a lot more profitable for all concerned for me to put it in learning new things, and trying to get the machinery running more smoothly, and keeping myself ready for all emergencies. And there's always enough of them!"

"Well, but about this learning part of it," the other still argued. "How does anybody know what he ought to learn?"

"Oh, once you want to know, you can generally find out. And then you can always get your lessons by watching the big fellows. I've been thinking, too," he went on, "that if a man did make up his mind to manage his work according to some kind of system, he ought to be able to stop a lot earlier than most people do now—instead of at sixty-five or seventy, why not at forty or forty-five, say? Of course though," he added modestly, "you might call this all theorizing of mine."

It was all theorizing—but it is theory that builds bridges. And for 1864, it was a sort of theorizing which was sufficiently uncommon. "Not allowing one's time to be eaten up by details,"—"learning new things,"—"trying to get the machinery running more smoothly,"—"keeping oneself ready for emergencies,"—and "watching the big fellows,"—these are masters which promise to be worth looking into more fully.

We have of late fallen into the habit of dividing successful men into those who are educated and those who are self-made. But no strong man was ever anything but self-made. And if education were limited to the kind of thing given to the individual for four years of life in college, Lord help modern progress!

Alexander Johnston Cassatt was "educated" inasmuch as he spent three years in the Rensselaer Polytechnic Institute, of Pittsburgh, and then left for Germany and five years more at Heidelberg and Darmstadt. He was twenty years old when he returned in 1859; and having thus

been "educated," he entered upon the infinitely more important business of making himself.

At a time, too, when in the general opinion few occupations on earth presented possibilities less large and alluring, he began quietly to make himself a railroad man.

More than that, although he had been born with the traditional silver spoon in his mouth,—his father was a Pittsburgh banker who never let his son worry about money,—he carefully avoided all chances to "get a soft sit on the inside." The outside alone was big enough for him. And it was altogether out of doors that he made his start. He went down into Georgia with a rod and transit gang, and began to study railroading from the very blocking out and surveying of the right of way.

Four years later we find him holding his superintendency. He had climbed fast. He had also had occasion to form his "work theories." But we all form "work theories"—very good ones, too,—which lead us nowhere, because we do not follow them. Young Cassatt now had the opportunity of putting his into practice. It is the business of this paper to see just how he put them into practice,—and what things grew out of a young man's beginning at twenty-five to manage his life "with some kind of system."

The present president of the Pennsylvania Railroad said years afterwards that in the first part of your life you should make it your business to get under the best men; and in the second part, you should do everything to have the best men under you. This is, manifestly, only an amplification of his more youthful remark as to the wisdom of watching the 'big fellows.'

Details, though they might be despised when they had become routine, were, he saw, the small broken stone and building sand which can alone put great constructive enterprises upon a solid foundation of concrete. And the young man at Removo began to take a post-graduate, out-of-door course of education which sought ravenously for details of all sorts, and in every direction. For a great deal, indeed, he had to go outside of his own division.

He learned to build rolling stock, and new ways to build tracks to run it on. He went into the laying of stations and freight sheds, and shops. He made a study of the whole theory and practice of traffic-drawing. He absorbed the million petty things which go to make a popular passenger service. He watched the effect of opening up new spur lines. He learned how best to manage the smooth man of the office and the rough man of outside; furthermore, he noted the astonishing differences between men as individuals and men in gangs.

When you know only as much as your rivals, you must, other things being equal, keep their level. It is through those things which have been discovered by you alone that you get the upper grip. And if in the railroad there were all the potentialities of "something wholly new," only by new ideas could one hope to arrive thereat. Young Cassatt made it his business to be the most approachable division engineer and superintendent on earth. No man was ever more sought after by the genus *crank*—long haired inventors of collision buffers, and automatic stoppers, and couplers, and sleeping cars and cooking cars, and tanking and signalling systems. He was willing to go

through the bushel of chaff in the chance of getting the handful of wheat.

And, make a note of it, repeatedly he got the biggest kind of handful. When, later, he accepted a certain proposal to have locomotive try to pick up their water en route, like steamboats, the thing was a railway joke for months; it was about the funniest crank idea of all. We know now whether the track tank is a joke or not.

When Westinghouse proposed to stop entire twenty-five-car trains by the use of mere compressed air, this was another joke. Under Cassatt the Pennsylvania was developing the invention for years before any other line had begun to take it seriously. It was the same with the germ idea of the block signal.

Again, he made it a rule to be even more accessible to his own petty employes than he was to the outside world. The door of his inside office was always open to bricked caw and gingham jumper and out of the mouths of brakemen and switch tenders there again and again came those practical, working suggestions which allowed this or that innovation to reach its highest value.

The young fellow did not stop with experimenting with wood and iron. He made a study of the availability of ignorant foreign labor for construction work. If, too, he was systematically giving his hour or two a week to getting the best under him, he was also trying to devise new methods by which those men who seemed to be only "half-way good," could show forth what was best in them.

That all this must work together to make the machinery run always more smoothly one need hardly say.

## HOW ALEXANDER J. CASSATT BEGAN HIS CAREER

51

But the Removo engineer's machinery was not merely of the figurative kind. There was one thing the European had got away ahead in, and that was good road-bed making. Cassatt began to go to school again in that. He soon realized, moreover, that good road-beds were basic. You couldn't hope to run anything smoothly without them. He confessed that he had not then conceived of any four-track system; but it did seem to him that a railway ought to have a road-bed which no traffic manager should ever need to think about.

And out of Mr. Cassatt's first youthful desire to attain the smoothly running grew that idea with which his name must always be connected in the history of railroading, the through car. When hourly we now behold the same engine hauling the loaded "freights" of a dozen different lines from north, south, east and west, we feel that this belongs to the natural and created order of things. To unload and reload a freight car at the terminals of every system is something out of conceivable reason. It was not so in 1864. No one had even thought of doing anything else. Nor, at that time, were there any systems that could boast of even a thousand miles of track between their terminals. In Pennsylvania there were sixty-seven different lines, with an average mileage of fifty-five and a half! Many of them had been built to feed to one another, but separating them were these doubly built stone walls.

"Now," thought young Cassatt, "where is the sense in that? With

Pittsburg as a centre, why shouldn't the 'X & Y' haul our cars on to Cleveland, and we haul theirs on to Philadelphia? It would make both our lines twice as long, and nobody would be the loser."

It did make both lines twice as long, and it was much more than that. It was the first step toward the modern railway system; before that there was no system in any sense of the word. It showed what lines were built to be useful and what were not. There was another example of the survival of the fittest. Those lines by nature meant to unify, were unified.

It was said of our man before he reached thirty that it appeared to be his ambition to make his railroad run itself as smoothly as he ran himself. Of the latter there is one standing illustration which we may very well accept as final. In 1864 he had expressed the belief that if a man chose to manage his work with some kind of system, he ought to be able to stop at forty or forty-five. When he retired in 1882, he was just forty-two and a half! He had accomplished infinitely more than the average, hard-working man accomplishes in a lifetime, and he still had all the health of early middle age. He was wealthy and he had attained the highest possible position then open to him in the service, that of first vice-president. It is true that, seventeen years later, upon the death of his chief, George B. Roberts, he once more put on the barnes, this time as president. But he had made his point.

# Why Physical Culture Fails

BY ALEXANDER BRUCE, M.D., IN GRAND MAGAZINE

*In spite of the nearly increased attention given nowadays to physical culture, the modern diseases that often exhibit varied signs of physical deterioration. Here is a very interesting explanation by a member of the faculty, of the apparent paradox.*

THE immense value of physical culture is to-day not disputed; its beneficial results are utilized to the full by the medical profession in the treatment of consumption, obesity, heart disease, dyspepsia, deformities, and many other departures from the healthy state. Such a craze, indeed, for exercise has arisen that its devotees are now more in danger from over-exertion than the reverse. In Norway tuberculosis is rife; in Sweden—the foremost gymnastic country in the world—one-third of the population dies before the age of twenty-one, and of the males who are left one-quarter are rejected for military service. In Germany only fifty-four per cent. of the males are accepted for the Army, while England, the land of sport and open-air exercise, with a voluntary military service, is some degrees worse.

Now, the object of physical culture is to fit a man for the duties of daily life, so that he will be a better workman, a better citizen, a healthy man in the highest sense of that term. During exercise, seven times more air passes through the lungs than when at rest, and this has an enormous reflex influence on the whole body, stimulating the vital functions, hurrying up the waste matter, and expelling the poisons manufactured by the living tissues. The seeds of insomnia, nervous disease, and Bright's disease are sown by inaction, and sooner or later a sedentary man must become dyspeptic. Old age is kept at bay by rational exer-

cise. All centenarians have been active men.

What can possibly account, then, in the presence of such a wave of enthusiasm for physical exercise, for the existence of so much physical deterioration?

The first reason is the absence of system. Haphazard exercise is of very little use. Physical culture is exercise, but exercise with a systematized purpose to guide it good results are not likely to be obtained without the recognition of this fact. To be positively useful a system of physical culture must be comprehensive, easy of application, and must not absorb much time. There can, however, be no universal system—none applicable to the needs of everybody. The nearest approach to such a system is that originally introduced by Liang, and now much extended and developed under the name of "The Swedish System of Physical Education." Its design is to train, not to strain, the body, to teach us how to make the best use of each muscle, and how to develop each organ to its full physiological limit.

The objection is often advanced that a man gets a sufficient amount of exercise in his daily occupation, and has neither time, inclination, nor energy for any more. But, it cannot be sufficiently emphasized, work is not exercise. In work a man does all he can to save exertion, and is seldom called upon to contract to the full any one of his muscles. His aim, indeed, is to save this constraining effort and to depend on the auto-

matic action of the muscle, his brain being in the object of his work, not in the conscious use of the muscles themselves. To effectively exercise a muscle, all the attention of the brain is required to contract it to the full.

Even when a man is engaged in an open-air occupation, such as gardening, it is wise to practice some form of physical culture to obviate the tendency to deformity which in these days of specialism is peculiar to each occupation, and to give gracefulness to the movements and agility and quickness to the body. Of all occupations, gardening is the most healthful, yet it is very rare to see a well-formed, agile, perfectly healthy gardener. Most suffer from rheumatic pains, and there is an unusual hardness in many of the muscles of the back—due to a development of connective tissue—a condition termed "muscle-bound," defects which could easily be prevented by appropriate exercises. A modified form of compulsory military service is, in my opinion, a most admirable means of counteracting the tendency to physical deterioration in youth.

The second reason for the existence of physical deterioration is the adoption of a wrong system. This is very much worse than having no system at all, as much actual damage may easily be done to the internal organs. A wrong system often leads to a complete breakdown!

Broadly speaking, a community may be divided into two classes, the weak and the strong, and it is absolutely certain that not every weak man can become a strong man, no matter how much exercise he may indulge in. Strong men are born, not made. Physical culture may make a weak man strong, but only if he belongs to the strong type. Strength is a gift which increases

with use, and the legitimate object of physical culture is to develop the bodily powers to their full physiological limit, beyond which it is dangerous to proceed.

On the other hand, a weak man may nearly always become a healthy man, though it is folly to attempt to emulate the professional strong man and expect, by even the most diligent use of certain exercises and apparatus, to approach him in strength. This, unfortunately, frequently does not become patent, however, until much damage has been wrought to the physical powers, and especially to the heart and nervous system.

The man whom I have designated the weak man may, like the race-horse, perform in his particular sphere as much, and possibly even more work, than the so-called strong man, who in turn is only useful as a beast of burden, and comparable to the cart-horse. The principle adopted in training is that of Milo and the calf—the addition of a little each day but, however true in theory, such a system is most difficult in practice, on account of the impossibility of knowing precisely how much should be added each day, or of recognizing when the proper limit has been reached. Violent exertion can never be useful, and almost always ends in irreparable strains, such as the rupture of a blood-vessel, or stretching the heart, examples of which are constantly coming before medical men. We must not for a single moment confuse physical culture for health with such systems, or even with needless and injurious forms of athletics. Far more nervous systems are wrecked and exhausted by ill-directed over-exertion than can be cured by intelligent culture of the physique.

A third reason is the adoption of a wrong diet. A great deal of erroneous teaching, which, because it is associated with impertinent emphasis, passes for gospel, has been lately promulgated on this subject. I have never subscribed to the doctrine that we are all given to over-eating, and yet this is the text which lately has occasioned more sermons than any other. My observation has convinced me, as it has many another man in my profession, that a very large proportion of people eat too little, and are much under-nourished. If there be any fault at all, it lies in taking too much protoid—i.e., the part of the food usually considered to contain the nourishment. If the well-to-do are in the habit of eating too much animal food, the same indictment can certainly not be made against the ordinary working-man.

It has been clearly shown by Professor Chittenden, working under the auspices of the United States Agricultural Bureau, that perfect health may be maintained on one ounce of animal food per day. But no amount of experimentation will ever carry conviction, because in this, as in most other things, every man is a law unto himself, and serious objection must always be taken to the theory of the ardent apostle that what suits him must of necessity suit every other man.

The old-fashioned method of training on great quantities of lean meat was based on a fallacy, was extremely risky, and was responsible for many cases of staleness and actual breakdown. Animal food is stimulating, and its strength-giving properties are more rapidly transferred to the tissues of the body but it fails to give the same amount of endurance as vegetable protoid, so that, in a contest where staying power is

required, a well-fed vegetarian is likely to lower the colors of the meat-eater. The athlete, however, should carefully study the pros and cons of the dietetic problem so far as they refer to his own case.

Whatever may be said of the merits of the two-meal-a-day and even the one-meal-a-day plan, three meals a day have stood the test of experience, and are much more likely to be generally useful to the average man. The additional afternoon-tea, with its two or three cups of stewed tea and unlimited supplies of cake and bread and butter, is certainly the cause of more indigestion and other maladies than all the others together. Were this meal alone omitted, many persons afflicted with obesity would soon lose their excess of adipose tissue. The hot saccharine fluid, with starch and fatty accompaniments, is replete with fat-producing elements, and if only half an ounce per day he added to the weight in this way, it means almost a stone by the end of the year! The Japanese drinks a great deal of tea; but, besides preparing it in such a way as to extract the volatile oil, which gives the flavor, without dissolving out the theine, the active principle to which are due the intoxicating properties of tea, he adds neither milk nor sugar. His tea-drinking, therefore, is simply a means of imbibing agreeably flavored, sterilized water.

A fourth reason for physical deterioration is to be found in the many erroneous ideas still extant regarding bathing. The remedial agencies supplied by nature are by no means to be despised but it appears to me that we have misunderstood the true function of the bath, which is, after all, primarily to cleanse. No doubt a morning plunge in cold water has

a bracing or tonic effect on most strong young men; but, in principle, a tonic is quite wrong, especially in the morning—the time when, on account of our long night's rest, we stand least in need of it. A tonic is in the nature of a stimulant, and he who indulges in this luxury must be prepared to pay the penalty, which, sooner or later, is demanded of all. We are everlastingly hearing of the reaction which it is necessary to obtain after a cold bath, and the explanation is given that we must have a healthy glow all over our skin just after the plunge. But this is a most fallacious test. There are very few who do not experience this feeling of delight and pleasurable glow as a sequence of a cold plunge bath. The true test of the suitability of the bath is to feel this healthy glow all through the day. Now, for one who fails to get this so-called reaction immediately after the bath there are dozens who do, and yet feel tired, depressed, cold, and irritable three or four hours after. They never associate these unpleasant feelings with their morning cold bath, though they are decided indications for dispensing with such a dangerous stimulant. It is no uncommon experience to find many who, relying on the pleasurable after-glow and ignoring the subsequent drowsiness and discomfort, continue to bath when it has begun to do their bodies serious damage. As in many other things, the Japanese is here again in the right. The well-trained athlete of Japan would scot the notion of taking a cold bath, whereas he absolutely revels in the excessively hot bath, taking one at least every day, and staying in for one or more hours on each occasion. For the great majority of people, especially in the morning and

after exercise, a tepid soap-and-water bath, followed by friction with a good Turkish towel, is the best form of introduction to the duties of the day.

A fifth reason is to be found in the tendency to adopt a wrong position in standing, sitting, and walking. We stand chiefly on one foot, and one shoulder becomes higher than the other; we sit in the same position as the "scorcher" on his bicycle, often with our legs crossed, and thus the spine gets twisted, the pelvis distorted, and the sciatic nerves damaged by pressure. We pursue our occupations with one hand or one arm, and so become leg-sided and unusually developed. We walk with protruding abdomen, and head shot forward between the shoulders, instead of being thoroughly braced up with the back of the neck touching the upper edge of the collar. Many deformities are produced, and even much indigestion brought on, by the slovenly position adopted at table; indolence is not the only reason for reeling on a couch at meal-times, as is the general custom in the East. Encephalin is encouraged, and the most lively sense of *bien-être* induced, by half an hour's rest after meals flat on the back, with the hips elevated on a cushion, the neck supported by the same means.

A sixth reason is the lack of open-air life, the common lot of all city-dwellers. The greatest surgical discovery of the nineteenth century was dirt, matter in the wrong place which attacks every solution of continuity of the human skin; the greatest medical discovery that will be made in this century will be dust. It takes at least two hours in fresh open-air each day to counteract the effects of the dust we inhale in dining-room,

drawing-room, bedroom, workshop, city street, and country road alike, without estimating the wear and tear of the tissues due to nature's excretory effort to intercept this terrible enemy. If we would evade this death-dealing dust, the cause alike of consumption, sore throat, cold in the head, and pneumonia, it is essential to betake ourselves to parks and open-air spaces, green fields, and country lanes.

Many diseases of the alimentary canal, especially acute diarrhoea, are directly brought about by the contamination of food which has been exposed in a dust-polluted atmosphere, and, in these days of motor-cars, far more elaborate precautions ought to be taken to protect milk, meat, fruit and vegetables, from dust and flies, which, after feeding on garbage of all kinds, bestow their attention on milk and other foods displayed at shop-doors and in other equally unprotected places.

An important factor in this connexion is the length of ladies' dresses. When the wearers enter and leave public conveyances, cross streets, and even sometimes while walking, skirts are allowed to trail in the dust, from which they catch up innumerable colonies of microbes, and transfer them alike to public meeting-places and private dwelling-houses.

A seventh reason is closely bound up with the last—viz., the question of recreation. "Recreation" and exercise for physical culture are not by any means the same thing. The former term should be applied only to such exercises or sports as do not require any close application of the mind, and, indeed, are usually undertaken more as a relief to the mind than as a development of the body.

For the latter purpose, the most careful concentration of the mind on the movements performed is necessary, and, without in any way exhausting or overstraining the organs of the body, fifteen or twenty minutes daily will keep the body in the highest state of physical perfection, though the too ardent pursuit of such exercise is apt to degenerate into mere muscle-culture, far in excess of the requirements of the body, and making great demands on the organs of circulation and respiration. It is often associated with ready exhaustion and a feeling of listlessness or staleness overtaking both body and mind, caused by the muscular and nervous system being filled with the acid waste products of fatigue. In such a condition the body demands rest and the return to that normal amount of exercise which experience has taught to be sufficient.

When, however, on account of a sedentary occupation, or of the too limited use of the muscles in the daily occupation, a feeling of exhaustion is brought about, then it is an indication to indulge in some form of exertion which demands no waste of nervous energy by mental concentration. Games such as golf, hilliards, and bowls are excellent examples of exercise for recreative purposes. It is even conceivable that in such circumstances justification may be found for occasionally watching a football or cricket match, though this is no vindication for those who thus spend all their leisure time indulging in no form of exercise whatever, and deluding themselves with the belief that they are athletes.

The last reason worthy of mention is an inordinate love of pleasure and ease which seems to be the special

peculiarity of people in our days. It has been said that it is better to wear out than to rust out; but pleasure is far more exhausting than work. Sensations of pleasure and pain are both conveyed by the same nerves, and a too frequent repetition of the pleasurable sensation is speedily followed by a diminution of the power to please and the substitution of pain.

"All work and no play makes Jack a dull boy;" but our pleasures should be sought for in the ordinary course of our everyday occupation, or in the recreations we indulge in as a relief to our minds and bodies. The pursuit of pleasure as an end in itself is always to be depreciated, and usually ends in an exhausted mind and an exhausted body.

## The Richest Women in the World

M. A. F.

The marriage of Miss Bertha Krupp last month directed attention to the heiress and her sister, who are said to be the richest women in the world. After giving some particulars about them, the article proceeds to examine other wealthy women and to tell about their habits.

WHEN the Kaiser gave his cachet to, and promised his attendance at, the wedding of Miss Bertha Krupp on October 15, that event became an occasion of international interest. Both Miss Bertha and her sister, Barbara, the eldest girls in the world, are romantically marrying impetuous but aristocratic young Prussian officials. Fraulein Bertha's fiancé is a poor man of noble descent, holding the insignificant post of secretary of legation at the Prussian Legation to the Vatican; Fraulein Barbara's is a moneyless baron occupying a subordinate position in the civil service. Barbara will bring her husband a fortune of two millions sterling; Bertha owns the whole of the vast Krupp business, which comprises the famous gun manufactory at Essen, worth over fifteen million pounds, extensive coal and iron mines in Spain, no fewer than five hundred and sixty mines in Germany, a score of stone quarries, and a fleet of large steamships constant-

ly engaged in bringing the products of the Spanish mines to Hamburg.

Practically, Miss Bertha owns the entire city of Essen, with its million inhabitants. Her great factory employs 25,000 work people, and these, with their families and dependants constitute the population of the city. Her total wealth is capitalised at £45,000,000, and her annual income is set down at £235,000. She resides in a palace which occupied five hundred men four years in building. Every day she spends several hours at the works attending to business, and studying the intricate system which controls to a large extent the world's destinies for peace and war. The works are fed by fifteen hundred giant ovens, consuming 2,500 tons of coal per day. Every country in Europe relies for its armament on the energy and enterprise of this twenty-year-old girl.

Miss Bertha is a good-looking, fair-haired girl with the face of an *Eleonore Duse*—the countenance frank and open, the expression of the

mouth sweet and kindly, the eyes large and bright, eyebrows arched, forehead high and brown, hair parted at the middle and waving at the sides. Her movements are modest and retiring. Brought up in the simplest way, she makes no display of her wealth, which, however, she handles generously. Hosen alone has received from her more than \$300,000 for charity and education. She has robust health, and takes delight in riding, bicycling and golfing. A clever painter, she is deeply interested in all artistic works. But in spite of all her goodness, she lives in constant danger of assassination, in consequence of which she has to be continually guarded, much against her will, by a corps of special detectives.

Another of the world's wealthiest women, Mrs. Hetty Green, has just delighted America by pleading poverty, while protesting against an increase in the assessment of her country residence by \$400. Mrs. Green is really the richest woman in America, but she is economical with all—in fact, the fortune counterpart of the late Russell Sage. The incident reminds one of the story told by this shrewd millionaire after winning a ten-thousand-dollar lawsuit which had been brought against her. "I had a case in Chicago," she said, "where, as administrators of an estate, I sued a Presbyterian church to foreclose a mortgage. They tried to freeze me out, and even the ministers preached against me, but before I got through with them I managed to get sixteen hundred dollars more than I asked for in the first place."

Although a septuagenarian, Mrs. Green continues actively in business, and is now known as the Grand Old Woman of Wall street. Her wealth

flows in from octopus-like mortgages on properties in nearly every city in the States. Railroads and steamboats, mines of copper in Michigan, of gold in Nevada, and of iron in Missouri and Pennsylvania, telegraph and telephone securities, her riches cover all sorts and conditions of gilt-edged dividend-paying investments. Mrs. Green has taken forty years of strenuous and often litigious business life to amass, single-handed, the stupendous fortune which has made her the Rockefeller of her sex.

Miss Helen Gould should be ranked with Miss Knapp and Mrs. Green at the head of the world's richest women. Miss Gould is worth fifteen millions sterling, the interest on which she devotes to good works. Still on the sunny side of forty, she has the appearance and air of a hospital nurse. With her gentle speech, winning smile, and ever open purse, she is welcomed as a good fairy wherever she goes. For her charitable work alone she employs two secretaries and a typist, besides representatives who make daily visits to hospitals and charitable institutions. Yet, in spite of her tender nature, Miss Gould has a caustic wit. One day she was showing some children visitors the treasures of her home. "Here," she said, is a beautiful statue—a statue of Minerva." "Was she married?" asked a little girl. "Oh, no, my child," said Miss Gould, smiling, "she was the goddess of wisdom."

Also chief among the wealthiest women in the world are the Baroness Burdett-Coutts, Mrs. Phoebe Hearst, Mrs. Potter, Mrs. Ogden Goelet, and Mrs. Annie Weightman Walker. Baroness Burdett-Coutts has expended in charity more than a million of the £1,300,000 she inherited

as a girl. Mrs. Potter, wife of the Bishop of New York, is a generous dispenser of the \$4,000,000 she possesses in her own right. Mrs. Goelet, mother of the Duchess of Roxburghe, is in a position to fritter £700 on the fee of a single singer at one of her receptions. Mrs. Hearst reaps untold wealth from her railways and mines, one of the latter being the richest in existence. Mrs. Walker inherited a fortune of £12,000,000 from her father, the "Quinine King," who made his "nestegg" by the timely manufacture of quinine during the American Civil War.

Most of the world's richest women come from America, and the majority of them seem to marry British peers, bringing with them enormous dowries. Some five hundred wealthy American girls have married titled foreigners, and their total dowry amounts to \$41,000,-

000. The most heavily dowered bride was the Duchess of Roxburghe (nee May Goelet), with a fortune of \$8,000,000. Others are: Duchess of Marlborough (nee Vandenhilt), \$2,000,000; the late Lady Curzon (nee Leiter), \$1,000,000; Countess Castellane (nee Gould), \$3,000,000; Mrs. Vivian, \$2,500,000; Baroness Haldyett, \$2,000,000; Mrs. Michael Herbert, \$1,000,000; Lady William Beresford, \$600,000; Princess Colonna (nee Mackay), \$500,000; Countess von Larisch, \$800,000; Mrs. Paget, \$400,000. To what extent the British nobility has benefitted financially from unions with wealthy American women may be gauged from the fact that since 1840, thirty British peers or eldest sons of peers have married in the United States, while of Americans who are the wives of Englishmen with courtesy titles or baronetcies there are forty-four.

## Be Cheerful.

The cheerful man is pre-eminently a useful man.

The cheerful man sees that everywhere the good outweighs the bad, and that every evil has its compensating balia.

The habit of cheerfulness enables one to transmute apparent misfortunes into real blessings.

The cheerful man's thought sculptures his face into beauty, and touches his manner with grace.

If we are cheerful and contented, all nature smiles with us; the air is softer, the sky clearer, the earth has a brighter green, the trees have a richer foliage, the flowers are more fragrant, the birds sing more sweetly, and the sunshine is more beautiful.

All good thought and good action claim a natural alliance with good cheer.

Grief, anxiety, and fear are the great enemies of human life. Cheerfulness is their antidote.

# What is a Cold?

BY ROBERT HELL, M.D., IN GRAND MAGAZINE

In this instructive article an eminent London physician explains in ordinary language just what a "cold" is and how we "catch cold." It shows what a small (but serious) "cold" plays in the matter, pointing out that there are other factors in addition to the mere exposure of the body to a draught of cold air.

IS it because Nature is so lavish in her gifts and the blessings she loads us with so numerous that, as a rule, so little thought is directed to the consideration of the many—nay, the innumerable—benefits she freely confers? Do we, for example, ever pause, even for a moment to contemplate the wonderful provision she has made and is ever making to fortify our bodies against the entrance of disease? Do we ever give thought to the trustworthy and efficient sentinels she has stationed within our bodies, not only to warn us of danger, but to subdue the enemy when, perchance, he may have succeeded in asserting his presence? Again, are we not prone to overlook the fact, even when disease has established a footing, that Nature speedily comes to the rescue and rarely fails to re-establish the equilibrium, temporarily upset. To take an example of this beneficent power of Nature, let us consider that departure from the healthy standard somewhat flippantly designated a "common cold."

Perhaps there is no ailment of more frequent occurrence, and probably none treated with so much indifference, and this notwithstanding the fact that the most evil consequences not only may, but frequently do, supervene. How many really understand the train of circumstances tending to provoke an attack.

The popular theory is that a "cold" is due solely to the effect of cold playing for a longer or shorter

period upon a portion of the body exposed to a draught. It is to this cause that a "cold" is generally attributed. This, however, is anything but a satisfactory explanation, as I shall amply demonstrate.

There must need be other factors involved, besides the mere exposure to a draught of cold air, before the catarrhal symptom of a "cold in the head," can be established. No doubt if we are so pleased that a cold draught continues to play for a time upon any portion of the body, the exposed surface will become chilled, and the chilling process may extend far beyond the area actually exposed. The primary effect of this depletion of caloric is to depress the vitality of the individual for the time being, and this is the only direct effect a draught of pure cold air will produce. The secondary effects will be indirect—shivering and sneezing—accompanied in all probability by hypersecretion of mucus by the nasal mucous-membrane. These are termed reflex results, the first two constituting Nature's method of overcoming the disturbance of the circulation which exposure to cold has caused.

The effects of the chill have been conveyed by means of the cutaneous nerves of the exposed surface to those nervous centres from which the sympathetic nerve emanate, and upon which they are dependent for their functional energy. Now, it is these sympathetic nerves which control the calibre of the blood vessels, and thus regulate the supply of

blood to the various tissues of the body. If, then, these nervous centres have had conveyed to them the depressing effects of the cold upon the cutaneous nerves, the effect will be to reflect this depression upon the sympathetic—or, as they are termed, the vaso-motor—nerves, which have their origin in these centres or ganglia. Their controlling influence over the arteries normally under their domination will, therefore, cease for the time being; the blood-vessels will expand under the blood pressure, and an undue amount of blood will be temporarily pumped into the highly vascular mucous-membrane. The natural sequence is congestion of the part, during the continuance of which there will be observed an excessive secretion of mucus, giving rise to what is popularly termed a cold or catarrh in the head. So soon, however, as the effects of the cold draught have passed off and the nerves have recovered from their temporary disablement, the normal circulation in the mucous-membrane becomes re-established, and this will be the end of that cold in the head.

It must be borne in mind that whenever the secretion of any membrane becomes excessive in quantity, its quality is pro rata bound to suffer. It loses its healthy character, and its usefulness is thereby impaired. In consequence of this impairment in the character of the secretion the affected membrane is rendered vulnerable to evil influences that may be hovering around, and herein lies the crux of the whole question. This will be apparent when we are made acquainted with certain properties the secretion of the mucous-membrane of the air passages possesses.

It is hardly necessary to explain, what everyone is conscious of, that the mucous-membranes are dependent

upon their secretion of mucus to enable them to retain their healthy character and perform their normal functions. The secretion answers the double purpose of keeping the mucous-membrane moist and comfortable, and also of protecting its delicate surface from being irritated by gaseous or solid matter suspended in the atmosphere, which may find an entrance into the air passages in the process of breathing. It possesses the faculty of arresting impurities suspended in the inspired air, thus purifying it before it reaches the lungs. This property can readily be demonstrated during the prevalence of fog.

If the foreign matter is irritating in its nature, sneezing or coughing will be excited, and at the same time mucus will be secreted more freely, and will continue in excess until the foreign matter is expelled, after which the mucous-membrane will tend to resume its normal condition.

When the mucus is normal in quantity and character it differs very materially in one of its most important features from the secretion when in excess. A perfectly normal secretion contains an active and potent constituent named mucin, a most powerful antiseptic. It is to the presence of mucin that we suffer so little from the myriads of germs ever present in our environment. They gain admittance to the air passages, but there are immediately arrested by the secretion and altogether destroyed by the mucin. Afterwards they, as well as other extraneous matter, are ejected by the mucus which has entangled them and is constantly being discharged outwards, the current propelled in that direction by the sweeping movements of the innumerable minute hairs, or cilia, with which the air passages are provided.

It would appear, however, that

when the secretion is increased in quantity, as it always is when there is a cold in the head, its character is so altered that the antiseptic property of the mucus disappears, or rather ceases to be produced. Now is the opportunity for the germ, which, when ventilation is deficient, is always at hand ready to take advantage of the vulnerable condition of the usually impervious armour. Once a footing has been gained, the germ speedily establishes itself and succeeds in maintaining sufficient irritation to perpetuate hypersecretion, which otherwise would speedily have subsided.

It will be readily understood, then, how important a thing—nay, how paramount from a hygienic point of view—is efficient ventilation; disease germs are invariably present in an active condition in a vitiated atmosphere. Sitting in a draught in a crowded room is not only liable to give origin to a cold, but also to diseases of more serious import. On the other hand, exposure to a similar draught in an uncontaminated atmosphere would produce no such effect. That is why railway carriages, superheated by the insanitary

method at present in vogue, are so dangerous, and prove such frequent foci of disease. This also accounts for the fact that "colds" are so frequently contracted in overheated and badly-ventilated places of public resort, where we run the risk of being exposed to a draught, and superadded to this are breathing an impure atmosphere laden with disease germs. Thus simultaneously all the vital energies of the individual are depressed. Disease is thus courted and every encouragement given to its advances, whereas prolonged exposure to cold in a pure atmosphere will produce no such disastrous effects, not even if the chill appears to have gripped the very bones!

What we designate a "cold" is only in a very small degree due to the effect of cold; the real cause of ailment is rather to be sought in the presence and activity of microbes. This will be apparent to any one who has been successful in aborting a cold by the employment of suitable antiseptics in the form of sprays or inhalations, these only proving effective owing to their power of destroying the disease-producing organisms.

There are some people who ride all through the journey of life with their backs to the horses' heads. They are always looking into the past. All the worth of things is there. They are forever talking about the good old times, and how different things were when they were young. There is no romance in the world now, and no heroism. The very winters and summers are nothing to what they used to be; in fact, life is altogether on a small commonplace scale. Now, that is a miserable sort of thing; it brings a kind of paralyzing chill over the life, and petrifies the natural spring of joy that should be ever seeping up to meet the fresh new metres that the days keep bringing.—Brooke Harford.

## Sir William Treloar, Lord Mayor of London

BY E. J. IN THE YOUNG MAN

The Lord Mayor-elect of London in hand of a gown, business hours, looked on London Bridge, with its old and new buildings before him. He is thirty-one of the most robust persons of the British metropolis. His early arrival in the town of the city is the first of the great day, while he was on a business, was not the first of the city.

LONDON'S Mansion House has never had a more generally popular occupant than Sir William Treloar, Lord Mayor-elect of London, will be. It is sometimes the case that people whose interests are not very closely identified with the City of London are obliged to admit, "We never heard of him," when the name of the new Lord Mayor is told to them. That will rarely be said of Sir William Treloar, for he has found time to concern himself with movements and to take active interest in affairs which cover an area far beyond that over which his business and his municipal work extend; and for a variety of reasons, of which any man might be justly proud, his name is known far and near.

The country cousin who walks up Ludgate Hill may be too much interested in the great dome of St. Paul's Cathedral before him to notice the name of Treloar, prominently displayed as it is. He will probably have time to see it, however, on his return, near the railway bridge at the foot of the hill, and on either side of the road. Although by no means of patriarchal age, and even young as Lord Mayors go, Sir William Treloar can claim to be one of the "oldest inhabitants," of the City of London, and probably the oldest inhabitant of the Ludgate Hill part of it. For he was born sixty-three years ago in a house at the bottom of the Hill, which was afterwards demolished for the building of the railway bridge, and his life and interests

have centered chiefly within a few yards of that spot ever since. He was the younger son of Thomas Treloar, a Cornishman, as his name suggests, a native of Helston. That was in the old days, when the merchant lived with his business, and in this case the business was concerned with carpets and mats. And it is over windows containing carpet squares and linoleum and other floor-covering materials that the passer along Ludgate Hill sees the name Treloar; for after a schooling at Greenwich and King's College, ending at the early age of fifteen, and not without distinction and reward, the boy came to work in his father's warehouse, and has continued to work there until to-day.

Sir William Treloar, who until 1886 was associated with his brother Robert in the business on Ludgate Hill, and since that time has been alone in its control, has not only kept it up to the standard at which it was when he took charge, but has made it a constantly-growing success. That speaks something, it may reasonably be claimed, for the business ability and strength of character of the Lord Mayor-elect; for whatever views one may hold on the subject of the possession and use of wealth, it would surely be difficult to find anyone ready to deny that the qualities which go to the making of a commercial success by straight dealing and fair treatment are admirable. "It's dogged as does it" is Sir William's prescription for business suc-

case, speaking from his own experience in fact, it is a precept which he applies to whatever he takes in hand, and without which nowadays, he believes, little good work is accomplished.

Sir William Treloar's connection with Ludgate Hill is made by other ties than birth and business. The thoroughfare as it now exists is a monument to the man to whose energy and "dogged" personality was due the overcoming of hesitation and prejudice on the part of the Corporation of London a quarter of a century ago, resulting in the widening from 47 feet to 60 feet of the short but ancient highway into the City of London from the west. It was principally with this reform in view that Sir William stood for election as a Common Councillor for the ward of Farringdon Without in 1881, and that the electors were with him in his wishes for a wider Ludgate Hill is pretty evident from the fact that he received 1,232 votes, the record poll in a city election up to that time. Sir William is the type of man who would prefer a good street improvement as his monument to a marble effigy of himself at a meeting of thoroughfares. There is this to be said for it; the widened street is by a great deal the more useful, and people appreciate it most, whilst the only use to them of the statue in the middle of the road is as a temporary refuge from the passing traffic. The one is a boon to the Londoner, who has no eye for statuary the other is a curiosity inspected only by a tiny minority of strangers to London.

I have referred to Sir William's election to the Common Council and to the reform whose urgency took him there. Some word should be

added concerning his other work at the Guildhall, apart from the routine duties which - conscientious Corporator and an Alderman find to be done from week to week. He it was who in 1896 introduced the reform of voting by ballot in place of the system of open voting then in vogue. His "dogged" qualities were here again brought into play, for one can introduce many things into city government more easily than new methods. In 1891 he was elected to the important position of Chairman of the Commissioners of Sewers, a body with which he had had much to do in his fight for the addition of these 13 feet to the width of Ludgate Hill—for the Commissioners of Sewers control not only practically all the streets of the city, but the complicated arrangement of pipes and wires beneath them. During his chairmanship the Committee earned a reputation for work which astonished all who knew its previous record of inaction being unopposed; and with his dexterity of his ward in 1892, his election being unopposed; and with his election as Sheriff in 1899 the Lord Mayoralty became only a matter of waiting. A knighthood was conferred upon him in 1900, a recognition of his shrewd offices and of his activity with Sir Alfred Newton, the Lord Mayor of that year, and his brother Sheriff, Sir Alfred Bevan, in organizing the C.I.V. regiment.

Indeed, Sir William Treloar has himself had the experience which he commends in writing many years ago to another Lord Mayor (Mr. David Evans), to whom he dedicated the second edition of his book on Ludgate Hall: "Instead of contriving to secure the high office of Lord Mayor of London by relying only on wealth and influence to enter at once upon

the preliminary dignities of Sheriff and Alderman, without the education and experience acquired by the humbler work of an ordinary member of the Common Council, you honourably 'won your spurs' on the 'floor of the Court' by undertaking, at the solicitation of your neighbors, to represent your ward, and by heartily devoting your efforts to the work of adequately accomplishing the duties of the successive offices which in the course of time devolved upon you. Permit me to say, Lord Mayor, that the course which you have followed has gained for you the regard and esteem of all those who place the claims of public duty before the advantages of public office."

A well-known fact is that national policies do not affect the work of the City of London, and the division lobbies at the Guildhall invariably contain men rubbing shoulders whom one could hardly imagine under any circumstances meeting in either lobby at the House of Commons. In stating that Sir William Treloar's sympathies are definitely on the Conservative side in politics, therefore, it is hardly necessary to give any assurance that the Mansion House during the new Lord Mayoral year will not become a centre of Primrose League or Tariff Reform or any other kind of activity associated with the Conservative view of politics. Indeed, in his work on the Common Council Sir William Treloar has been particularly successful in keeping his Conservatism out of reckoning. His energies have been devoted rather to reforms to which the word radical may be applied in fair description.

I will venture the opinion that those privileged guests who see Sir William Treloar presiding at the

Lord Mayor's Banquet in the Guildhall on November 3, will not see him really at his best. Interesting and important as that occasion will be, there will take place in the same Guildhall during the first week of next January a feast for which he who would see the new Lord Mayor at his best should set his wits to work in order to obtain an invitation. Sir William has won the enviable title of "the Children's Alderman." It has been well earned by his very lively sympathy with the poor children of London, especially the six or seven thousand of them who are crippled. Every New Year the courtyard of the Guildhall presents a busy spectacle of the loading of carrier's vans with hampers, which are despatched, full of good things, to the homes of London's cripple children, whose addresses have been collected through the organization of the Ragged School Union. In the evening of the day on which these hampers are despatched a great feast is given in the Guildhall to 1,500 of London's poorest children. It is on this day of the year that Sir William Treloar is at his best and enjoys himself the most; and the children will soon be looking forward to the day when "the Children's Lord Mayor" will set once more as host.

When I asked Sir William Treloar, a few days ago how he hoped to make his year at the Mansion House a notable one, I was in no way surprised when the answer came quickly that he meant to set on foot some scheme for the permanent benefit of London's crippled children. For some time he has been making inquiries in every direction from which useful information can be obtained, upon which to base his scheme, and by the ninth of this month he hopes to

be ready to announce the details of his plans.

While Sir William Treloar has been aptly titled "the Children's Alderman," he well deserves the further name of a man's Alderman, for he is a man's man if ever there was one. Among city men, in Fleet Street (he is a member of the Press Club and the Whitefriars Club), with his colleagues at the Guildhall, with the lawyers at the Old Bailey, where his duties take him frequently, and at any dinner-table gathering (he has a fame as a witty and entertaining after-dinner speaker) he is one of the most popular of men. He was trained in a school where "side" was not allowed. In fact, while he has a good opinion of the young man of to-day, believing him to be smart and capable and to take greater care of himself than young men used to do, drinking less and exercising himself more (though he probably smokes too much), he is inclined to think that he has a good deal more side than the young man of his own time. Sir William's father took care that his son did not assume airs unbecoming his station. As a youth, Sir William Treloar was bent on soldiering, and even went so far as to go with a friend to enlist among the English supporters of Garibaldi. One day he invited his father to buy him a commission in a crack regiment. His father's reply was crushing, and sufficed to keep his son at business: "No, I will not buy you a commission; but you may enlist in the ranks, if you like, and I will promise not to buy you out!" It was a knockdown blow to a young man's tendency to swagger, and Sir William Treloar has never been accused of swagger from that time forward. He is one of the most approachable of men, and a-

mong the offices of city merchants he is probably the easiest of access when business is the subject.

The Lord Mayor-elect has not much belief in the young man who seeks a place in municipal life or in Parliament, especially one who still has his own way to make in the business or professional world. There is a suspicion that the leading motive may be the "advantages of public office" rather than "the claims of public duty"; and his opinion is that, even if a struggling young business or professional man should enter on public life with the highest of motives, there is a very vital danger of his discovering that personal gain and advancement are facilitated by the position in which he has been placed for the performance of public duty. That is a danger which affects both the man and the people whose interests are entrusted to him, and few are strong enough to resist it. To the older man, with more leisure and a wider experience of life, the peril is not so great; and Sir William Treloar followed his own opinion regarding public life by waiting until he was approaching forty years of age before taking municipal duties upon himself. The Lord Mayoralty was not an ambition of his youth, unless the age of forty comes within that period—and, indeed, Sir William's youthful bearing at sixty-three years leads one to wonder whether in his case even two-score years may not come under that description.

Sir William's recreation of yachting has taken him much abroad, especially into the near East. He has travelled considerably in Turkey, Palestine, and Asia Minor, and knows as much as any man of the life and habits of the picturesque peoples of

those romantic lands. His house at Norwood is full of curios and valuable art treasures gathered in his journeyings, and his warehouse on Ludgate Hill contains an amount of the merchandise of the East in valuable rugs and carpets. As a director of Messrs. T. Cook & Son (Egypt), Ltd., it was Sir William

Treloar's interesting duty to accompany the tour of the Emperor of Germany in Palestine a few years ago, to control the arrangements made for the comfort and happiness of one of the most distinguished of "Cook's tourists" whom the great firm of travel organizers have taken under their "personal conduct."

## Lusol, the New Illuminant

CHAMBER'S JOURNAL

In Paris they are today experimenting with a new illuminant, which professes better results for less money than anything yet invented. It is the discovery of the French scientist, M. Denayrouse, who did so much to launch the electric light, twenty-five years ago. He has not only discovered a new lighting-factor but has invented a special lamp for the use.

"LUSOL," as its maker explains, is merely a commercial name, for it cannot claim a chemical individuality. It is specially rich in carbon, and boasts the advantage over petroleum, motorcarline, etc., in having only a weak tension of vapor.

Without going into the processes of its extraction from coal, lusol may be briefly said to resemble acetylene, and can be called its twin—an acetylene, indeed, in liquid form and minus its explosions. Remembering that the great inconvenience of acetylene is the deposit of black smoke which it leaves, M. Denayrouse has preferred to renounce the incandescent carbon body, and to make use only of the calorific power by placing it in a lamp with an Auer mantle.

It was a matter of some consideration how best to use the ten thousand available calories. A special lamp was devised which deserves description. It is not only a lamp but a small distillery, very carefully made, and so closed so to prevent leakage. This is highly necessary, for

lusol being very fluid, very volatile, and highly inflammable, every precaution must be taken that not the slightest ooze takes place or the faintest breath of vapour escapes; nor must the most trifling effusion occur even should the lamp be overturned. For this reason it is furnished with a conical opening closed with a screw. When the burner is unscrewed, a central tube is found which reaches to the bottom of the reservoir, and in this a tightly packed wick is fixed on a metallic axis. But a special characteristic is that the tube is closed at the top, so that the wick cannot emerge, and has thus no direct communication with the flame. The reason for this will be at once apparent when it is understood that all that is required of the wick is to pump by capillary attraction the liquid lusol from below, and to transport it to the little distilling compartment above. In a few words, it is not the lusol which burns, but the vapor.

By capillary attraction liquids rise in a higher or lower degree. Petrol-

sum will rise at seven degrees centigrade, alcohol at ten, and lusal at twenty-four. But in order to secure a vaporization of any consequence heat is necessary, and to obtain this the inventor has utilized the flame of the lamp itself by means of a contrivance thought out for one of his previous notions. The support of the Auer mantle is usually of wire; but in this case the mantle-frame has been made solid, and soldered to the distilling chamber, being thus a good conductor of heat. When the lamp is working the mantle-frame becomes very hot, and communicates this heat to the liquid conveyed by the wick, which is distilled as vapor as long as the warmth continues. Simply expressed, the heat from the flame of the vapor causes more vapor to feed the flame.

The orifice which allows this vapor to rise is so minute that a fine needle can scarcely enter, and this is the only communication between the exterior of the lamp and the interior. It is, therefore, an impossibility that an effusion should take place. So nicely has the size of this orifice been regulated that it only allows just enough vapor to escape to ensure a sufficiency of air for rendering the flame not only illuminating but heating. It is, indeed, the well-known principle of the Bunsen burner. The little injector is also covered by a wire gauze enclosing a small space sufficient to complete the mixture of air and vapor, and to prevent the recoil of the flame and the danger of its reaching the spirit.

It was a little difficult to arrange for heating the top of the wick without burning it, a heat of one hundred and twenty-five degrees being required. This, however, must be continuous, for should a draught make this

flame flicker the lamp ceases its work of distillation. A small cupet in fusible metal gets over this difficulty by bringing into play the latent heat of the melting alloy.

The weak point in the lamp—and in this it is only similar to petroleum lamps with mantles—is its lighting. As long as the lamp burns, the circle, so to express it, of the flame creating the vapor to be transformed into flame works admirably; but when the lamp is extinguished its relighting causes a little delay, and seems an inconvenience to those accustomed to call up a gas-flame by merely striking a match, or to summon the electric light by simply turning a button. The lusal lamp can be lighted by alcohol in different ways; but an ingenious model has a second small burner which is easily lighted and which is self-extinguishing when the principal burner is in going order. Liquid alcohol has been replaced in this lamp by alcohol in tabloid form, and a recent improvement which prevents its evaporation allows the alcohol to be placed in the lamp when it is being cleaned in the morning, ready for lighting at night. The delay, slight though it may be, in lighting this lamp may perhaps deprive it of the favor of the impatient; but for the drawing-room or the study it is an ideal lamp, for it is quite silent, clean, does not leak, does not smoke, its wick does not require attention, it has no smell, and produces a steady flame of equable strength and having a brilliant white light.

As a test of its power, it should be stated that the incandescent electric lamps are usually made of ten, sixteen, and thirty-eight candle-power; the strongest petroleum lamp without incandescence is of fifty-

three, the corresponding Auer burner of fifty, and the acetylene of eleven candle-power. The lusal model lamp as now presented is of one hundred candle-power.

It will, of course, be objected that lusal is highly dangerous; but what illuminant is not unless proper precautions are taken? Electricity electrocutes and short-currents cause fires, gas asphyxiates, and acetylene explodes. Petroleum's dangers are too well-known to need mention. With care, lusal is not more dangerous. In its properly elosed can it is absolutely innocuous, but must of course be kept away from the fire.

Inside the lamp it is equally safe, since it cannot escape in the form of vapor, while the flame has no free exit such as is the case with petroleum lamps, where it can reced. The lusal lamp, it is claimed, can be turned upside-down without any danger. It does not heat, and after burning several hours remains normal. This is due to the ventilation of the central tube, which is double. This tube is made of an alloy that is a bad conductor of heat, and it is one of the particular points of the invention. Should the tube become too warm the capillary attraction is impeded. A thermometer plunged into the interior of a lamp which had been burning for several hours only registered one degree above that of the room.

The lamp is extinguished by closing the capillary orifice and this, unlike the extinction of the petroleum lamp, is prompt and radical. As long as the mantle-frame remains warm the lamp can be relighted without alcohol. Very great care is required in filling the lamp, which should be done away from fire or any light, and of course only when its light is

extinguished. The filling-ous is fitted with interior ventilation that prevents gurgling or splashing.

M. Denayrouse is more ambitious for his lusal lamp than to be satisfied merely to see it light interiors; he asserts that it is most valuable for outdoor illumination, especially where neither gas nor electricity is to be had. But it will be at once recognized that no mere wick could supply capillary attraction for a large flame, and it has been found necessary to help the lusal to rise in the wick by means of a pressure of air. Owing to the excellent way in which the lamp is closed very little air and a weak pressure secures the desired result, and the street-lamps are fitted with two small receptacles united by a rubber tube. One is filled with glycerine, and hangs about four feet and a half above the other, which is filled with air. The glycerine slowly runs into the lower can, and so sends the air into the upper, where it drives the lusal quicker through the wick. This arrangement need only be renewed once in twenty-four hours, when the glycerine is restored to its original position and everything starts again. There are other adaptations of this principle.

The advantage of the lusal lamp would appear to be its extreme illuminating power, and next its cheapness. In a domestic lamp fifty grammes of spirit are burnt in an hour, and it can be left burning a whole day at a cost slightly under three-pence. In a three hundred and seventy-eight candle-power lamp, with its extra air-pressure, one hundred and ninety-two grammes only are consumed, with a pressure of a little over four feet of glycerine; while by increasing this four hundred and seventy-five candle-power can be

obtained. For outlying villages, isolated factories, or solitary houses the outdoor form of lamp seems particularly valuable while for interior use,

too, it seems to be exactly what is wanted. It will be interesting to watch the results of the Paris experiment.

## Why Our Lives are Growing Shorter

BY DR. JOHN V. RHODES, MAKER IN READER

After perceiving and proving from statistics the statement that people live are growing shorter, it is not endeavoring to explain why this is so, except to the conclusion that men are being shortened owing to the very complexity of our modern civilization. Of all the evils that are said to afflict, I very truly worry are the worst.

IN view of all that has been said about the fall in the death rate, it seems strange to realize that we are not living so long as our grandfathers and grandmothers did. More babies live to grow up now-a-days than formerly, but people in later life die faster than they used. Once arrived at adult age, the average man or woman has fewer years of survival to expect, since their physical vigor and vitality are less able to throw off disease than would have been the case half a century ago.

This seems, on the face of it, so surprising a statement that, in order to be accepted, it should be backed up by data authentic and indisputable. Such data are furnished by the figures of the insurance companies (which all agree on the point), but it is easier to refer to the government census reports, which tell the tale in simple and convincing fashion. Not only are people living less long than they did half a century ago, but the decrease in longevity is progressive. Even during the last fifteen years the death rate among all persons over fifty-five years of age, of both sexes, has risen very considerably.

In Part I of the third volume of

the United States Census for 1900 will be found a tabulated statement which shows in a very striking way the rise in the death rate during the decade from 1890 to 1900 for all ages from sixty up. The figures given are now six years old, and so I have brought them up to date, with the help of fresh information from Washington—a matter of no little importance, inasmuch as the increase has been marked ever since 1900. Thus corrected for accuracy, the reckoning shows that since 1890 there has been this increase in the death rate for the entire United States:

For people of ages from sixty to sixty-four, seven per cent.

For people of ages from sixty-five to sixty-nine, six and one-half per cent.

For people of ages from seventy to seventy-four, sixteen and one-half per cent.

For people of ages from seventy-five to seventy-nine, seven per cent.

For people of ages from eighty to eighty-four, fifteen per cent.

For people of ages from eighty-five to eighty-nine, twelve per cent.

For people of ages from ninety to ninety-four, thirty and one-half per cent.

For people of ages from ninety-five and up, twenty and one-half per cent.

These figures tell the story more clearly than the most eloquent discourse on the subject. They show that, notwithstanding improved medical knowledge and the benefits of modern sanitation, we are dying earlier than our grandparents did. The reason why offers a topic for a considerable discussion, and is not to be summed up in a word, but one may discover it without much difficulty in the more complex and luxurious life that we lead. The lives of our forebears were comparatively simple, and their constitutions, unweakened by the luxury and intense nervous strain of an existence like that of to-day, were stronger than ours and better able to withstand the approaches of disease.

Plenty of proof of this fact may be found in the vital statistics of our population, especially in the cities, the figures showing that, while the death rate from diseases common to children has enormously diminished within the last few years, the mortality from maladies more properly belonging to later life, such as heart disease, apoplexy, cancer, and ailments of the liver and kidneys, has risen to an alarming extent. Nay, more, it is still going up, and seems likely to continue to increase.

The average baby born to-day has a chance of reaching five years of age better by fifty per cent. than would have been the case half a century ago. Its prospect of escaping the diseases of childhood and growing up is vastly improved, as compared with earlier days.

Now, it is very desirable to save the babies, and one of the greatest triumphs of our newer civilization is

the successful rearing of three human infants for every two that survived half a century ago. But it is undeniable that the race as a whole suffers by the change, inasmuch as the weaklings, instead of being weeded out, are thus enabled to grow up. These weaklings not only propagate other weaklings, but, by reason of their inferior vigor of constitution, commonly fail to reach old age. In this fact, doubtless, is found one cause of the rise in the death rate in later life.

Nothing surely could well be more strange than the spectacle presented to our view, of a great and increasing acceleration of the sweep of the dread scythe among people beyond middle age, while multitudes of children are constantly escaping who must formerly have succumbed. In both cases, too, it is our advanced and perfected civilization that furnishes the cause, resending the young but moving down the old. So far, indeed, does the harm neutralize the good that, notwithstanding all the achievements of modern hygiene and medical discovery, it is doubtful whether the average prospective lifetime of all is much greater than was the case for those living fifty years ago.

Most of us do not realize, perhaps, how much more complicated life is than it used to be. The typical successful business man of to-day crowds the work of twenty hours into ten hours, and only leaves his office to plunge into social dissipation of one kind or another, eating too much, drinking too much, smoking too much, going to bed too late, and keeping his nervous system continually on the rack until, all at once, it breaks down. Incidentally, his digestion becomes impaired, his vital

organs suffer irritation, which is often the beginning of disease, and his circulation is clogged, threatening apoplexy. No wonder, then, that in many an instance he dies suddenly, while yet in the prime of life.

Sudden deaths are much more common than they used to be. The high pressure of modern life, with its keen competition and intense strain, is the chief cause. The busy merchant drives his body machine beyond its capacity, and suddenly it collapses. Heart disease or apoplexy the attack may be, according to the physician's diagnosis, but it is really over-driving that is accountable for the mischief. The strenuous life is all very well, but it is liable in these days to be carried too far. I have known several tragic incidents of the kind within the last few years—one of them the case of a gentleman whom I had earnestly advised to lead a more simple life. "Nature," I said to him, "did not provide you with a machine capable of enduring such use. You have so many hours for sleep, so many hours for work, and so many for recreation; you must arrange them accordingly." But he kept on at the same gait, and, not long ago, while speaking at a dinner on board a steamship that was entering the harbor of New York, he dropped dead. A blood-vessel had given way.

When the body machine is weakened by over-driving, it is rendered more liable to disease. It can not withstand the hostile germ life which it is obliged to encounter. In other words, its power of resistance is diminished. And, when the hours that should be devoted to healthful recreation are given up to the enervating dissipation of club and social life, there is a double drain upon the

vitality. Many business men nowadays are kept under such continual nervous strain that they resort to stimulants in working hours, and it is this sort of abuse, combined with constant and racking excitement, that has earned for paresis recognition as a brain disease to which stockholders are peculiarly liable—so much so, indeed, that it might be called brokers' insanity.

The conditions of luxury under which most of us live—for these days when even the poor man enjoys comforts such as were obtainable by the rich half a century ago—have a tendency to weaken our constitutions and impair vitality. Our houses are overheated, and even the vehicles in which we ride are often warmed almost to suffocation. Thus we have become like hothouse plants, and, if by chance exposed to a current of cool air, we catch cold, or perhaps contract bronchitis or pneumonia, a trifling change of temperature cutting our lives short in a twinkling. Or, again, it may be that a live-cure will bring congestion of the kidneys, leading to disease of those organs proving eventually fatal.

Not long ago, while traveling, I chanced to stop at a village on the river Rhine, where I found an astonishing number of old people. There were a dozen over one hundred years of age, and many from eighty years old up to the century mark; yet straight and vigorous. One woman nearly a hundred years old was earning her living by picking hops; her grandchildren were middle-aged. It was quite wonderful. But there was no mystery about it; it was merely the effect of a simple life spent largely in the fields, with plain diet, consisting of a few vegetables and

fruits, little meat, and native beer and wine for beverages.

Nothing can be more obvious than that the very complexity of our modern civilization is shortening our lives. But of all the evils that afflict us the worst and most destructive are hurry and worry. Hurry drives the body machine beyond its capacity, while worry racks it inwardly. Of the two worry is probably the worse. This might, indeed, be called the age of worry. Because of the intense nervous strain to which we are subjected, we do vastly more worrying than did our forefathers. The average man of to-day is continually surrounded and pursued by phantom troubles, which, though few of them ever materialize into realities, haunt him continually, ruining his peace of mind and injuring his health.

Worry is not only distressing, but positively dangerous. It is the fruitful cause of many brain diseases, and is often the beginning of disorders of the nervous system. Men worry about money matters, about business, and about family affairs. It becomes a habit, growing by what it feeds on, so that the victim, with nothing on earth that ought to bother him per-

haps, looks around to discover something to worry about. If there is nothing else to be found, he will worry about his own health or about his salvation in the next world. Worry is one of the most important factors in the development of kidney troubles. Worry fills the asylums.

It may be said in conclusion that the fact, shown by the census figures of 1900, that people in rural districts live longer than residents of the cities affords rather a striking illustration of the influence of the complex existence upon longevity. If we are "dying at the top," as seems to be the case, the misfortune is unquestionably attributable to inherent defects in the civilization of which we are so proud. We have more amusements, travel faster, are more daintily fed, wear finer clothes, and are surrounded by more comfort and luxury than any generation that has preceded us; but we pay for all these things literally with our lives, which, as if by the working out of some inexorable law of compensation, have been considerably shortened already, and seemingly show a tendency to become progressively shorter and shorter still.

The discipline of failure develops qualities which command success. No one can be regarded as really capable who has not coolly faced disaster without flinching. The man born with a silver spoon in his mouth, who has always enjoyed ease, comfort, prosperity and freedom from care, does not inspire enthusiasm. It is he who conquers difficulty and snatches victory out of defeat who is universally admired.

# Bulls in the Westminster China Shop

BY HENRY W. LUDY IN CORNHILL.

This veteran Parliamentarian has a store of amusing anecdotes about M.P.s which he relates in his interesting way. In the following article he gathers together a number of the "bulls" which he has heard let slip during his thirty-two years experience of Parliamentary life.

**D**URING a prolonged opportunity extending over thirty-two years I have varied the more severe study of Parliamentary life by taking note of those verbal blunders known by the generic term 'bull.' There is something about the atmosphere of the House of Commons that unsensibly but irresistibly causes the oratorical foot to stumble! Few men, after whatsoever prolonged acquaintances with the place, overcome a certain feeling threatening the Speaker. In his 'Life of Gladstone' Mr. Morley tells how that heaven-born orator, most fluent of men, in his early Parliamentary days always offered up a silent prayer before he rose to address the House. That is not a custom convenient for general adoption. The preceding speaker might have resumed his seat whilst the prayer was in progress. That is the Speaker's eye was to be caught. The Anon must be abruptly postponed.

Mr. Morley's own maiden speech, by the way, delivered in the Session of 1884, was painful to his friends by reason of the extreme embarrassment of its delivery. They saw the new-comer, unstaid by high reputation gained in other fields outside the House, full of well-digested information, with trained intellect and acute mind, struggling pitiously with parched tongue, nervously facing an audience in which there were not a dozen men intellectually his equal. The oddest token of nervousness preliminary to addressing the House

that has come under my personal observation was betrayed by the late Mr. Whalley, long time member for Peterborough. When he rose to speak furiously rapped the back of the bench before him with his knuckles.

The progress of the General Election last January supplies pleasing promise of new hands in the bull stockyard. A Liberal candidate in one of the Yorkshire divisions sought to secure the Labor vote by the uncompromising declaration that 'the law relating to Labor combinations must be made watertight, so that no Judge can drive his coach and four through it.' That is at least as good as the late Mr. Hopwood's appeal to the House in discussion in Committee on the question of compulsory vaccination. 'Don't,' he implored members, 'drive the steam-engine of the law over people's consciences.'

Captain Craig, addressing the Eastdown electors at Lissabon, said, 'The naked sword is drawn for the fight and, gentlemen, never again will the black smoke of Nationalists' tar barrels drift on the Home Rule wind to darken the hearts of Englishmen.' Mr. Shard, the Unionist candidate for Walthamstow, asked what religion he professed, was at pains to give particulars. 'My great grandfather,' he said, 'was baptized in the Church of England, married in the Church of England, and buried in a Church of England graveyard. And so was I.'

An Ulster delegate visiting Scotland in the interests of a Unionist

candidate could not conceal his distrust of Sir Henry Campbell-Bannerman's Home Rule tendencies. 'When ever the Prime Minister mentions Home Rule,' he said, 'he puts his foot in it up to the knee.' This recalls a hall of contemporary date trotted out by the Rev. Forbes Phillips, Vicar of Gorleston. Defending the attitude and manner of the episcopal Bench he said, 'Bishops are not really so stiff and starchy as some people make them out to be. There is a good heart beating below their garters.'

In similarly lofty spirit during debate on an early Eastern question the late Mr. Alderman Cotton, ex-Lord Mayor of London, finally Remembrancer, warned a hushed House that 'the state of negotiation is so critical that it only requires a spark to let slip the dogs of war.'

Mr. William Shaw, leader of the Nationalists' party in the House of Commons, whose Parnell dispossessed, addressing a meeting gathered on a Sunday to demonstrate against the Land Act, said, 'They tell us we violate the Sabbath by being here to-day. Yet if the ox or the ass falls into a pit on a Sunday we may take him out. Our brother is in the pit to-day—the farmer and the landlord are both in it—and we are come here to-day to try if we can lift them out. Which was the ox and which the ass, Mr. Shaw refrained from particularizing.

Mr. A. M. Sullivan, the eloquent member for Louth, as Mr. Gladstone once called him, had a story about an Irish harrier he used to tell with keen relish. 'Gentlemen of the jury,' the learned gentleman said, with a tremor of genuine emotion in his voice, 'it will be for you to say whether this defendant shall be al-

lowed to come into court with unblushing footstep, with the cloak of hypocrisy in his month, and draw three hallocks out of my client's pocket with impunity.' The nearest parallel I know to this is in the written word, where bulls are less frequently found! Criticising Linnæus' 'Lyrics,' Professor Johannes Scherr writes, 'Out of the dark region of philosophical problems the poet suddenly lets swarms of song dive up, carrying far flashing pearls of thought in their heels.'

It was Mr. O'Connor Power, one of the most eloquent of the Irish Nationalists ministered under Parnell's command, who avowed the conclusion that 'since the Government have let the cat out of the bag there is nothing to be done but to take the bull by the horns.

Mr. Spurgeon was a keen collector of mixed metaphors, finding a rich field in the correspondence that daily overwhelmed him. I made a note of two or three he delightedly communicated to a kindred connoisseur. A lady enclosing a small contribution for his schools wrote, 'I hope this widow's mite may take root and spread its branches until it becomes a Hercules in your hands.' The pulpit sweaters of ambitious orators added something to the great preacher's store. One prayed that 'God's rod and staff may be ours while tossed on the sea of life, so that we may fight the good fight of faith and in the end soar to rest.' 'We thank thee for this spark of grace; water it, Lord,' was the contentious, almost imperious entreaty of another promising young man. Still another prayer, 'Gird up the loins of our minds that we may receive the latter ruin.' 'As if we were

barrels whose hoops were loose,' was Mr. Spurgeon's laughing comment.

I happened upon rare occasion to be present at a half-yearly meeting of an industrial company. Notice was given by a dissatisfied shareholder of an amendment challenging the policy of the Board. The chairman met the attack in advance, defending the action of himself and his colleagues and hinting that the objector was no better than he should be. A loyal shareholder following said, 'A gentleman has attempted to throw a bombshell at the Board. But the chairman has knocked it into a cocked hat long before it was brought forward.'

It was during inquiry into an alleged case of sending diseased meat to Smithfield Market that a veterinary surgeon testified to many cases coming under his knowledge where 'cattle were slaughtered in order to save their lives.' During the contest at Stroud at the General Election, the Unionist candidate, addressing a packed meeting, said, 'If you give these people (the Liberals) rope enough, they will certainly hang themselves, and after they have done that it will be our turn.' Even this did not win the seat for him. The latest House of Commons ball I remember was born in the first Session of the new Parliament. The credit of it belongs to Mr. Charles Craig, not the captain already quoted, but another Irish member of the same surname representing South Antrim. The question before the House was the second reading of the Irish Laborers Bill. 'If this Bill passes,' said Mr. Craig, the spirit of prophecy upon him adding solemnly to his voice, 'I see before the Irish laborers a future from which they have been for too many years past kept out.'

Mr. Swift MacNeill's passion for supplementary question led him in the last Session of the Balfourian Parliament into a delightful quandary. Having addressed to the Attorney-General for Ireland a question duly appearing on the Paper, and receiving what, as usual, he regarded as an evasive reply, he rose and, impartially wagging his forefinger at the Speaker and the Minister, shouted, 'I will now put to the Attorney-General another question, which distinctly arises, Mr. Speaker, out of the answer the right hon. gentleman has not given.'

After all nothing can beat Sir William Hart-Dyke's lapse into mixed metaphor, as experience the House of Commons delighted in the more by reason of the ex-Vice-President of the Council's habitual gravity of manner. On the penultimate occasion when the Right Hon. 'Jemmy' Lowther called attention to the facility of the Sessional Order which prohibits Peers from taking part in Parliamentary elections, he instanced cases where it had been openly flouted. Amongst others he cited that of Lord Halsbury, at the time Lord High Chancellor, who had delivered a speech in favor of a Ministerial candidate on the very eve of the election. This made a considerable impression on the House. If these things were done in the green tree as represented by the head of the law, the fount of justice, what would be done in the dry whose branches typified titled landlords accustomed to dictate to their tenants? Sir William Hart-Dyke, rising to oppose the motion for repealing the Sessional Order, said he shared the pleasant surprise created by this disclosure. 'The right hon. gentleman,' he said, turning to regard Jemmy in the

familiar corner seat below the gangway now, alas! vacated, 'has certainly gone to the top of the tree and has caught a very large fish.'

The picture here suggested, of Jemmy Lowther, fishing-rod in hand, climbing to the stop of a stately oak or ash and there hooking the bulky Lord Chancellor, evoked a prolonged burst of laughter that momentarily disconcerted Sir William, obviously unconscious of the joke.

That is hard to beat. But as becomes a literary stylist, historian of the Roman Empire and other classics,

Mr. Bryce comes very near it. In the closing days of the first Session of the new Parliament, the House being in Committee on the Irish Vote, the Nationalists in the course of discussion made a dead set against the Irish Local Government Board. 'Oh, yes,' said the Secretary to the Lord-Lieutenant, 'the Irish Local Government Board is a malignant fury which steps in off its own bat.'

The outburst of sarcasm taking this turn was recognized by a delighted House as, in the circumstances, appropriately *sui generis*.

## The American Grub Street

BY JAMES H. COLLINS IN ATLANTIC MONTHLY

This is a reproduction of a most readable article in the November Atlantic, describing the lives and work of the army of people, who keep the newspaper and magazine presses of New York supplied with making matter, advertising matter and illustrations. The American Grub Street has no parallel elsewhere in the world.

NEW YORK'S theatres, cafes and hotels, with many of her industries, are supported by a floating population. The provincials know this, and it pleases them mightily. But how many of the actual inhabitants of New York know of the large floating population that is associated with her magazines, newspapers, and publishing interests?—a floating population of the arts, mercenaries of pen and typewriter, hush and camera, living for the most part in the town and its suburbs, yet leading an unattached existence, that, to the provincial accustomed to dealing with life on a salary, seems not only curious but extremely precarious—as it often is.

The free-lance writer and artist abound in the metropolis, and with them is associated a motley free-lance crew that has no counterpart

elsewhere on this continent. New York's "Grub Street," is one of the truest indications of her metropolitan character. In other American cities the newspaper is written, illustrated, and edited by men and women on salaries, as are the comparatively few magazines and the technical press covering our country's material activities. But in New York, while hundreds of editors, writers and artists also rely upon a stated, definite stipend, several times as many more live without salaried connections, sometimes by necessity, but as often by choice. These are the dwellers in Grub Street.

This thoroughfare has no geographical definition. Many of the natives of Manhattan Island know as little of it as do the truck loads of visitors "seeing New York," who cross and recross it unwittingly Grub

Street begins nowhere, yet between these vague terminals it runs to all points of the compass, turns sharp corners, penetrates narrow passageways, takes its pedestrians up dark old stairways one moment and through sumptuous halls of steel and marble the next, touching along the way more diverse interests than any of the actual streets of Manhattan, and embracing ideals, tendencies, influences and life currents that permeate the nation's whole material and spiritual existence. Greater Grub Street is so unobtrusive that a person with no affair to transact there-in might dwell a quarter-century in New York and never discover it; yet it is likewise so palpable and vast to its dimensions that by no ordinary circumstances would any of them be likely to explore all its infinite arteries, veins and goulches.

Who but a Balzac will take a census of Greater Grub Street, enumerating its aristocrats, its well-to-do obscure bourgeois, its Bohemians, its rakes and evil-doers, its artisans and struggling lower classes? Among its cultures are the materials of a newer *Comedie Humaine*. The two personalities outlined above merely set a vague intellectual boundary to this world. In its many kinds and stations of workers, Grub Street is as irrefragable as nebulae. Its aristocracy is to be found any time in that "Peccage" of Grub Street, the contents pages of the better magazines where are arrayed the names of successful novelists, essayists and short story writers, of men and women who deal with specialties such as travel, historical studies, war correspondence, nature interpretation, sociology, politics, and every other side of life and thought; and here, too, are enlisted their morganatic relatives

the poets and versifiers, and their showy, prosperous kindred, the illustrators, who may be summoned from Grub Street to paint a portrait at Newport. This peccage is real, for no matter upon what stratum of Grub Street each newcomer may ultimately find his level of ability, this is the beginning. This is the dream.

Staid, careful burghers of the arts, producing their good, dull, staple necessities in screen and picture, live about the lesser magazines, the women's periodicals, the trade and technical press, the syndicates that supply "Sunday stuff" to newspapers all over the land, the nameless, mediocre publications that are consumed by our rural population in million editions. The Bohemian element is found writing "on space" for newspapers this month, furnishing the press articles of a theatre or an actress the next, running the gamut of the lesser magazines feverishly, fitting hither and thither, exhausting its energies with wasteful rapidity, and never learning the business tact and regularity that keeps the bargainer in comfort and gives his name a standing at the savings bank. The criminal class of Grub Street includes the peddler of false news, the adapter of other men's ideas, and the swindler who copies published articles and pictures outright, trusting to luck to elude the editorial police. The individual in this stratum has a short career and not a merry one, but the class persists with the persistence of the parasite. Grub Street's artisans are massed about the advertising agencies, producing the plausible arguments put forth for the world of merchandise, and the many varieties of illustration that go with them, while the nameless drift-wood which floats about the whole

therefore includes no one knows how many hundreds of aspirants whose talents do not suffice for any of these classes, together with the peddler of other men's wares on commission, who perhaps ekes out a life by entering as a *supra* at the theatres, the artists' models, both men and women, who pose in summer and are away with a theatrical company in winter, the dillard, the drone, the *ne'er-do-well*, the palpable failure. At one end, art's chosen sons and daughters; at the other, her content, misguided dupes.

The free-lance is bred naturally in New York, and thrives in its atmosphere, because the market for his wares is stable and indistinctly varied. The demand he satisfies could be appeased by no other system. The very life of metropolitan publishing lies in the search for new men and variety. Publishers spend great sums upon the winnowing machinery that threshes over what comes to their editors' desks, and no other editor in the metropolis prouder the time necessary to talk with those who call in person and have ideas good enough to carry them past his assistants. Publicly, the editorial tribe may lament the many hours spent yearly in this winnowing process. Yet every experienced editor in New York has his own story of the stranger, unsmooth, unpromising, unready of speech, who stole in late one afternoon and seemed to have almost nothing in him, yet who afterwards became the prolific Scribner or the great D'Auber. Not an editor of consequence but who, if he knew that to-morrow this ceaseless throng of free-lances, good, bad and impossible, had declared a Chinese boycott upon him and would visit his office no more,

would regard it as the gravest of crises.

New York provides a market so wide for the wares of the free-lance, that almost anything in the way of writing or picture can eventually be sold, if it is up to a certain standard of mediocrity. A trained salesman familiar with values in the world of merchandise would consider this market one of the least exacting, most constant, and remunerative. And it is a market to be regarded, on the whole, in terms of merchandise. Not genius or talent sets the standards, but ordinary good workmanship. Magazines are simply the apex of the demand—that corner of the mart where payment is perhaps highest and the by-product of reputation greatest. For each of the fortunate workers whose names figure in the magazine peccage, there are virtually hundreds who produce for purchasers and publications quite unknown to the general public, and often their incomes are equal to those of the established fiction writer or popular illustrator.

New York has eight Sunday newspapers that buy matter for their own editions and supply it in duplicate to other Sunday newspapers throughout the country under a syndicate arrangement. Perhaps an average of five hundred columns of articles, stories, interviews, children's stuff, household and feminine gossip, humor, verse and miscellany, with illustrations, are produced every week for this demand alone, and at least fifty per cent of the yearly \$150,000 that represents its lowest value to the producers is paid to free-lance workers. The rest goes to men on salary who write Sunday matter at space rates. This item is wholly distinct from the equally great mass of Sun-

day stuff written for the same papers by salaried men. Several independent syndicates also supply a similar class of matter to papers throughout the United States, both for Sunday and daily use. This syndicate practice has, within the past ten years, made New York a veritable journalistic provider for the rest of the nation. The metropolis supplies the Sunday reading of the American people, largely because it has the resources of Grub Street to draw upon. Syndicate matter is cheaper than the provincial product, it is true; but not price alone is accountable for this supremacy of the syndicate. By the side of the workmanlike stories, articles, skits and pictures supplied by Greater Grub Street, the productions of a provincial newspaper staff on salary grow monotonous in their sameness, and reveal themselves by their less skillful handling.

The Sunday-reading industry provides a market not only for writers and artists, but also for photographers, caricaturists, cartoonists, makers of squibs and jokes, experts in fashions, devisers of puzzles, men and women who sell ideas for novel Sunday supplements, such as those printed in sympathetic ink, and the like. It is a peculiarity of our country worth noting, that all our published humor finds its outlet through the newspapers. Though England, Germany, France and other countries have a humorous press distinctly apart, the United States has only one humorous journal that may be called national in tone. An overwhelming tide of caricature and humor sweeps through our daily papers, but the larger proportion is found in the illustrated comic sheets of the leading New York dailies; and these are syndicated in a way that gives them

a tremendous national circulation. The Sunday comic sheet, whatever one wishes to say of its quality, was built in Greater Grub Street, and there, to-day, its foundations rest.

In Grub Street, too, dwells the army of workers who furnish what might be called the cellulose of our monthly and weekly publications—interviews, literary gossip, articles of current news interest, matter interesting to women, to children, to every class and occupation. As there are magazines for the servant girl and clerk, so there are magazines for the millionaire with a country estate, the business man studying system and methods, the woman with social or literary aspirations, the family planning travel or a vacation. To-day it is a sort of axiom in the publishing world that a new magazine, to succeed, must have a new specialty. Usually this will be a material one, for our current literature deals with things rather than thought; it is healthy but never top-heavy. Each new magazine inventer discovered is turned over to Greater Grub Street for development, and here it is furnished with matter to fit the new point of view, drawings and photographs to make it plain, editors to guide, and sometimes a publisher to send it to market.

Then come, rank on rank, the trade and technical periodicals, of which hundreds are issued weekly and monthly in New York. These touch the whole range of industry and commerce. They deal with banking, law, medicine, insurance, manufacturing, and the progress of merchandise of every kind through the wholesale, jobbing and retailing trades, with invention and mechanical science, with crude staples and finished commodities, with the great main channels of

production and distribution and the little by- corners of the mart. Some of them are valuable publishing properties, more are insignificant; yet each has to go to press regularly, and all must be filled with their own particular kinds of news, comment, technical articles and pictures. There is a difficult point of view for the free-lance, and on this account much of their contents is written by salaried editors and assistants. Contributions come, too, from engineers, scientists, bankers, attorneys, physicians and specialists in every part of the country. Firemen and superintendents and mechanics in some trades send in roughly outlined diagrams and descriptions that enable the quick-witted editors to see "how the blamed thing works" and write the finished article. The American trade press is still in an early stage of development on its literary side. It has grown up largely within the past two decades, and still lacks literary workmanship. To hundreds of free-lance workers this field is now either unknown or underevaluated. Yet year after year men disappear from Park Row and the round of magazine-dom, to be found, if any one would take the trouble to look them up, among the trade journals. Some of the great properties in this class belong to journalists who saw an opportunity a decade ago, and grasped it.

The trade journals lead directly into the field of advertising, which has grown into a phenomenal outlet for the past ten years, and is still growing at a rate that promises to make it the dominant market of Grub Street. A glance through the advertising sections of the seventy-five or more monthly and weekly magazines published in New York reveals only

a fraction of this demand, for a mass of writing and illustration many times greater is produced for catalogues, booklets, folders, circulars, advertising in the religious, agricultural and trade press, and other purposes. Much of it is the work of men on salary, yet advertising takes so many ingenious forms and is so constantly stirring for the novel and excellent, that hardly any writer or illustrator of prominence but receives in the course of the year commissions for special advertising work, and fat commissions, too. Often the fine drawing one sees as the centre of attraction in a magazine advertisement is the work of a man or woman of reputation among the readers of magazines, delivered with the understanding that it is to be published unsigned.

While its opportunities are without conceivable limitation, Grub Street is not a thoroughfare littered with currency, but paved with cobblestones as hard as any along the other main avenues of New York's life and energy. The Great Man of the Provinces, landing at Cuthbert or Twenty-third Street after an apprenticeship at newspaper work in a minor city, steps into a world strangely different from the one he has known. For, just to be a police reporter elsewhere is to be a journalist, and journalism is the same as literature, and literature is honorable, and a little mysterious, and altogether different from the management of a stove foundry, or the proprietorship of a grocery house, or any other of the overwhelming material things that make up American life. Times have not greatly changed since Lucien de Rubempré was the lion of Madame de Baugeton's salon at Angoulême, and this is a matter they seem to have

ordered no better in provincial France. To be a writer or artist of any calibre elsewhere hieeds a form of homage and curiously and a certain sure social standing. But New York strikes a chill over the Great Man of the Provinces, because it is nothing at all curious or extraordinary for one to write or draw in a community where thousands live by these pursuits. They carry no homage or social standing on their face, and the editorial world is even studied in its uncongeniality toward the newcomer, because he is so fearfully likely to prove one of the ninety-nine in every hundred aspirants who cannot draw or write well enough. The ratio that holds in the mass of impossible manuscript and sketches that pours into every editorial office is also the ratio of the living denizens of Grub Street. The Great Man of the Provinces is received on the assumption that he is unavailable, with thanks, and the hope that he will not consider this a reflection upon his literary or artistic merit.

So he finds himself altogether at sea for a while. No Latin Quarter welcomes him, for this community has no centre. His estimates of magazine values, formed at a distance, are quickly altered. Many lines of work he had never dreamed of, and channels for selling it, come to light day by day. To pass the building where even Munsey's is published gives him a thrill the first time, yet after a few months in New York he finds that the great magazines, instead of being nearer, are really farther away than they were in the provinces. Of the other workers he meets, few aspire to them, while of this few only a fraction get into their pages. He calls on editors, perhaps, and finds them a

strange, non-committal caste, talking very much like their own rejection slips. No editor will definitely give him a commission, even if he submits an idea that seems good, but can at most be brought to admit under pressure that if the Great Man were to find himself in that neighborhood with the idea all worked up, the editor might be interested in seeing it, perhaps even reading it—yet he must not understand this as in any way bidding . . . the magazine is very full just at present . . . hadn't he better try the newspapers, now? For there are more blanks than prizes walking the Grub Street paving, and persons of unsound minds have been known to take to literature as a last resort, and the most dangerous person to the editor is not a rejected contributor at all, but one who has been accepted once and sees a gleam of a chance that he may be again.

If the Great Man really has "stuff" in him he stops calling on editors and submits his offerings by mail. Even if he attains print in a worthy magazine, he may work a year without seeing its notable contributors, or its minor ones, or its handmaids, or even its office-boy. Two men jostled one another on Park Row one morning as they were about to enter the same newspaper building, apologized, and got into the elevator together. There a third introduced them, when it turned out that one had been illustrating the work of the other for two years, and each had wished to know the other, but never got around to it. An individual circle of friends is easily formed in Grub Street, but the community as a whole lives far and wide and has no coherence.

Women make up a large proportion of the dwellers in Grub Street, and its open market, holding to no distinctions of sex in payment for acceptable work, is in their favor. Any of the individual markets offers a fair field for their work, and is most of them the feminine product is sought as a foil to the staple masculine.

What is the average Grub Street income? That would be difficult to know, for the free-lance, as a rule, keeps no cash book. Many workers exist on earnings no larger than those of a country clergyman, viewed comparatively from the standpoint of expenses, and among them are men and women of real ability. Given the magic of business tact, they might soon double their earnings. Business ability is the secret of monetary success in Greater Grub Street. One must know where to sell, and also what to produce. It pays to aim high and get into the currents of the best demand, where prices are better, terms fairer, and competition an absolute nullity. Even the cheapest magazines and newspapers pay well when the free-lance knows how to produce for them. Hundreds of work-

ers are ill paid because they have not the instinct of the compiler. Seissors are mightier than the pen in this material market; with them the skillful ones write original articles and books—various information brought together in a new focus. While untold thousands of impossible articles drift about the editorial offices, these same editors are looking for what they cannot often describe. A successful worker in Grub Street divines this need and submits the thing itself. Often the need is most tangible. For two weeks after the Marquette disaster the newspapers and syndicates were hunting articles about volcanoes—not profound treatises, but ordinary workmanlike accounts such as could be tried out of any encyclopedia. Yet hundreds of workers, any of whom might have compiled the needed articles, continued to send in compositions dealing with abstract subjects, things far from life and events, and were turned down in the regular routine. Only a small proportion of free-lances ever become successful, but those who do, achieve success by attention to demand, with the consequence that most of their work is sold before it is written.

The sun, through the greenhouse glass, calls upon the plant to give out its glory, to unfold its beauty, to yield up its potencies which have been locked up within it, just as the sun of encouragement and opportunity awakens us to the possibilities lying dormant within us

# Shortening the Industrial Working Day

BY ROBERT SCHULZIN IN THE NATION, BERLIN

One durable light is thrown in this article upon the much-spread misconception of the proper meaning of laboring hours. The data produced are drawn from actual, statistical experiments and are generally favorable to the eight-hour limit.

TWO questions are generally prominent in discussions as to the expediency of shorter working hours: To what extent can a diminution of time be equalized by a more intense activity, and this greater exertion involve a more rapid waste of human working power? Usually in judging of the significance of the various movements in question, feeling rather than experience plays the leading role. Among the few who have exerted themselves to bring these important problems nearer to a satisfactory solution, Ernst Abbe, the manager of Carl Zeiss' optical factory at Jena, who died last year, deserves foremost mention. Two addresses regarding the importance of shorter-working hours which he delivered in that city in 1901, were based upon the results of his methodical investigations. Zeiss' optical factory,—thanks to Abbe's social-political insight,—was the pioneer establishment where a diminution of working time, and a considerable diminution, was introduced. In 1891 the working-day was reduced to nine hours, and this was continued until 1900. That year the management, after putting the question to a vote among the workmen, reduced it still further,—to eight hours. The wages were to continue the same as for nine hours, as it was expected that collectively as much work would be done in eight as had been done in nine hours. Before the expiration of the first year it could be verified that neither a diminution of performance nor overexertion of the laborers, not even of the older ones, was to be

noted. In order to facilitate investigation, it was confined to laborers who were at least 21, a year before the eight-hour rule was introduced and had been working in the factory at least three years,—the total being 233. The facts thus gleaned are very instructive. The writer gives tables which indicate that the hourly earning-capacity had increased in the proportion of 100:116.2. If the increase had been in the proportion of 100:112.5, it would signify that the workmen had earned exactly as much in eight as they had in nine hours. As it was, the day's performance even increased 3.3 per cent., or one-thirtieth of the former day's work.

In this increase the various ages are pretty evenly included. In spite of the great diversity in the character of the occupations, the accession maintained a comparatively uniform level. The added working intensity was not due to any passing or extraordinary conditions. If, then, the reduction of time led not to a diminution but an increase of production, the result, according to Abbe's detailed observations may be traced to the fact that workmen after a short period of transition, become accustomed,—even against their will,—to work somewhat more rapidly,—the adaptation to the new conditions taking place automatically.

The experiences at Woolwich Arsenal, in England, recounted by Abbe, are likewise instructive. There, too, it was shown that the decrease of working-time from nine to eight hours involved no diminution of accomplishment, although the laborers

were under the influence of the trade-unions, which sought to obtain work for the unemployed by means of reduced hours.

Into the reasons which lead to this seemingly paradoxical development, Abbe likewise instituted a thorough research. The fact that in entirely different forms of occupation and among different people, a reduction of working hours exhibits a like favorable effect, naturally gives rise to the presumption that it must be due to certain general causes. The division of labor, supposedly accountable for the tremendous technical advance of the last decades, has given almost all industrial labor a peculiar stamp in as much as the uniform daily activity results in a continuous fatigue of the same organs. Such recurring, uniform fatigue of the human body may, however, be endured only if it can be exactly counterbalanced by the resting-time and by nutrition, before next day's work. The least deficit in recuperative strength must necessarily lead to a gradual destruction of the organism.

The fatigue of the workman is caused by three concurrent factors: 1. The amount of daily product. 2. The rapidity with which he works, whereby it must be taken into account that an increase of energy is really perceptible only with materially accelerated intensity. 3. The expenditure of energy depending solely upon the time consumed at the place of work; the workman must remain in the same bodily position, standing or sitting, eight or ten hours, working under the same strain of attention and so on. In consideration of these circumstances, Abbe reached the conclusion that there must be an optimum for every workman, that is, a minimum time of labor resulting in the largest output.

He was convinced that at least three-fourths of all industrial workers did not attain this optimum with nine hours' labor, nor overstep it with eight, and that it was, therefore, possible in almost every domain of industry to change not only to nine but to eight hours, working at a reasonable tempo, without any diminution or deterioration of the work. Naturally he meant a gradual, not a sudden change to eight hours. The point is to gradually accustom people who have been used to dawdling, to acquire the degree of normal fatigue, as it were, which may be balanced, by next day, through rest and nourishment.

Abbe's chief ground for repeating the demand over and over: "Eight hours' work, eight hours' sleep, eight hours' to be a man," was that he regarded the intellectual development of the laborer as the decisive element of his proficiency. Long hours result in having the natural intelligence of the lower strata in great part lie fallow. The industrial division of labor involves beyond doubt intellectual desolation through its uniformity. The point, therefore, is to give the workmen a chance by shorter hours to use their native intelligence; to enable them, in spite of the monotony of their work, to employ their understanding, to regard with interest things outside their task. The fact that in England shorter hours have been more widely adopted than in Germany, constitutes a danger that the latter may be left behind her in the economic race.

Abbe entertained little hope of having the working-day shortened in Germany by legislative means. In the present condition of social-politics in that country, a radical measure such as a legally authorized day of even nine hours, is unthinkable

He believed further progress possible only through powerful organizations. and that such labor organizations should not stand isolated, but combine with the advanced as against the backward entrepreneurs. While in England an insight of the need of diminished hours and a higher standard of life for the workman has spread, particularly in the circle of the entrepreneurs, in Germany these, and the educated class generally, in discussing this whole question are influenced by fear of the "reds." It is all the more grateful to find a great undertaker like Abbe perfectly free from prejudice as regards social-democracy.

The article concludes with an extract from one of Abbe's addresses where he asks and finds the question: "What social demands should the Liberal party adopt in its program?"—wherein he says that it is a part of the inborn pride of the Junker or the acquired notion of the insolent, not to recognize that the thousands working in rusty garb are not beings of an inferior race but members of

the same people, who, for want of means, lacked educational opportunity. Those who recognize this truth meet the call for subjection and obedience in two ways,—the strong, with bitterness and hatred; the weak, with hypocrisy and servility. It is a piece of good fortune for the German nation that there is a sufficient number of the former in the lower classes, for worse than this acute poison for the soul of the people is the insidious poison of growing accustomed to hypocrisy and servility. No people has ever maintained an honorable place among the nations, whose organization led to the cultivation of the servile virtues,—obedience and submissiveness.

A people whose regulations make the free development of the individual an impossibility, will not be able to maintain itself in the industrial contest of the nations. The shortening of the industrial working-day appears from this point of view of eminent significance, not only economically but politically.

Idleness is one of the greatest enemies of character. As someone has said, "The devil tempts other men, but idle men tempt the devil." Do not envy the idle man, whoever you may envy. You may have too much to do, and too many things to think about, still, do not envy the man who has not enough to think about, and has to fall back upon himself. The passions of human nature break loose in idle men, and wander over forbidden places seeking what they can devour.—Dr. James Stalker.

## The Salvation of the Stage

BY W. T. STEAD IN WORLD TO-DAY

Mr. Stead was fifty-five years old when he first entered a theatre. The theatre's state by the stage he witnessed was one of misapprehension and hope. His greatest power enabled him to overcome all the possibilities and the cost of a properly modified theatre.

THERE were no newspapers in Shakespeare's time. The theatre was the newspaper of the Elizabethans. In London at the close of the sixteenth century, there lived one hundred and eighty thousand human beings, and for their use there were licensed two hundred theatres. To-day London has only fifty theatres and music halls for a population of four million five hundred thousand. Under Elizabeth our ancestors found they needed one theatre for every nine hundred of the population. Under Edward we are content with one per ninety thousand. Even when all allowance is made for the greater size of the modern theatre, the contrast is very striking. What is the explanation? In "Notre Dame," Victor Hugo makes one of his characters lay his finger on the printed book, and then point to the towers of the Cathedral, exclaiming, "This will destroy that." His prophecy has not been fulfilled. The printing press has not destroyed the Church. Neither has the press superseded the theatre. But it has thrust it from its pride of place and reduced it to its present abominably neglected position.

The theatre has not been without its revenge. The press of to-day is infected with the vices of the theatre to an extent which we do not adequately realize. The chief complaints which the Puritans brought against the stage in the seventeenth century may be levelled to-day with not less justice against the press. There are exceptions, but the major-

ity of printed sheets issued from the press to be read to-day, and to-morrow to be used to light the fire, are as frivolous and as inconsequent, as much wasters of time and destroyers of the serious view of life as any plays ever put upon the stage.

I have often thought that it would be most interesting and suggestive if some experienced actor who had lived for fifty-five years in this world without ever having cast his eye upon a daily or weekly or monthly journal, were suddenly to break loose from his lifelong abstinence, and to begin reading the newspapers. The first impressions would, I venture to believe, prove most instructive. The desultory reading of inane newspapers is quite as deplorable as the casual witnessing of idiotic plays. The object of both is to kill time, and as time is life meted out to us on the installment plan, the aim and end of both is suicide in fractions. And as the newspaper is much cheaper than the theatre, the temptation from journalism is more dangerous than that from the drama. And there is one other tribute which I will pay to the theatre. The stage may sometimes minister to adultery and lasciviousness, but it can at least boast that, unlike its rival and successor the press, it never incites the public to rush in headlong fury into the immeasurable crime of unmeasured war.

This illusion suggests the reflection that one of the vices which the newspaper has taken over from the theatre is that, if I may coin a

word of mere spectatorism. The newspaper reader is apt to consider himself a non-concerned spectator in the boxes, watching a spectacle that is being exhibited solely for the titillation of his nervous centres. This is natural enough in a theatre, where the audience has no direct responsibility for the incidents of the drama. But it is deadly in the newspaper reader, who is continually apt to forget his own direct responsibility for the performance which he idly watches and maybe criticizes as a mere spectator. It is this mental attitude, in which the interest of the spectacle excludes the exercise of the moral sense of responsibility for the conduct of the actors and the plot of the play, which has long been one of the evil characteristics of our people in relation to war.

Nor is this evil confined to the press. Spectatorism is the enemy of sport. Our national devotion to football and cricket does not mean that we play football or cricket; only that we like other people to play while we look on. And spectatorism seems to me to be the chief misdeed from which the theatre suffers in our time.

It is because the theatre has been left absolutely to the tender mercies of spectatorism and because these has never grown up among its supporters any bodies of disciples corresponding to the fellowship of the faithful in the Church, that the theatre seems to me to fall so lamentably far short of being as useful as it might be and as it ought to be in the modern state.

If we compare the Church and the theatre, the weak point in the latter becomes at once apparent. People go to the play to amuse themselves, as people go to a fashionable

church to hear the preacher or to enjoy the singing. But the people who go to church to amuse themselves are not the people by whose aid the Church fulfills its divine mission. They are merely so much human material upon which the Church has to work. Their contributions to the offertory may help, as a buttress helps to keep the spire standing, but it is outside.

Now in the theatre nobody goes to the play, or takes any part in the play, excepting to amuse himself, or to do himself good. For him the theatre is simply and solely a means of selfish enjoyment or of selfish culture. It seems to me that the theatre will never be raised to its proper status until, out of this miscellaneous congregation, it can recruit the elect souls who will form the inner fellowship of the drama, men and women who will work and give and think and pray for the welfare of the Church.

When I imagine what the theatre can do, and might do, as an agency of culture and civilization, and then when I see this miserable derelict vessel which might have been as a veritable ark in which religion and morality and art might have found refuge, converted into a mere haunt of selfish folk intent solely upon passing the time, I confess my heart burns hot within me, and I could almost weep over such abominable sacrilege.

At Mainz-on-the-Rhine I once came upon an ancient church converted into a modern beer cellar, but the spectacle did not oppress me so much with a sense of the abomination that maketh desolate, standing where it ought not, as does the theatre as it

is, occupying the position of the theatre as it might be.

I hope none of my readers will mistake me to mean that I found the theatre an abominable thing. It was the good side of the theatre that made me so sad, and, even so exceeding mad. Because the better the play the more monstrously wicked is it to confine the use of it, the enjoyment of it, to the handful of well-to-do people who alone can afford to pay for it at its present prices. The theatre is at present one of the perquisites of the middle class. It ought to be the common inheritance of the whole people. The sixpenny gallery and the shilling pit have disappeared. In Shakespeare's time the common people could see a play for a penny. If one of the proofs of the coming of the kingdom was that the poor had the gospel preached to them, one of the signs of the advent of a new era will be that the poor have the theatre opened unto them.

I once said that in the days which are to come prayers would be said in the churches for any section of the population which was so far out of from the means of grace as not to have an opportunity of seeing a good stage play at least once a month. It is no use wringing our hands over the barbarity of our Hooligans and the lack of civilization among the masses of our people, while we bar them out by prohibitive prices from what might be a popular university of morals and manners.

In the way of this democratization of the stage stands the increasing tendency to make the play a mere excuse for displaying the triumphs of the scene-shifter, or for advertising the costumes of the actresses. The tendency to subordinate drama to spectacle was one of the most familiar features of the decadence of the

Roman drama in the latter days of the empire. A modern Savonarola, who believed in the drama as the great Florentine believed in the gospel, would make havoc of all these extravagances of the upholsterer and the dressmaker. No doubt the rich and comfortable classes enjoy the sensuous splendors of the setting. But why should we on their account make theatrical representation so costly as to necessitate prices which the mass of the people can not pay?

I am concerned about the immense majority of my fellow citizens who are living at this moment in a most deplorable state of theatrical distinction. To overcome that evil we must do either one or other of two things. We must either put the theatre on the rates and taxes—as we have put our elementary schools—or we must appeal to the voluntary principle, and endeavor by the foolishness of preaching to raise up out of the multitude of theatre-goers a nucleus of true believers, corresponding to the members of a Christian Church, who will spend and be spent in the service of the theatre. As I am a Nonconformist my sympathies naturally lie in the latter direction. But even if I were a strong advocate for state and municipal theatres, I should be still disposed to make a first direct appeal to the faith, the zeal and the devotion of the theatre-goer for the purpose of creating in every community what I may describe as a fellowship of the theatre, every member of which would be personally pledged to devote a certain proportion of his income and a certain modicum of his time and energy to realize his ideal of what the theatre ought to be.

In other words, true to my habitual role of a revivalist preacher, I would address the unconverted thea-

trepreneur who goes to the theatre merely for his own amusement, and endeavor by every argument and appeal to bring him to the penitent form, from which he might arise anxious to join the fellowship of the faithful and to work out with them the salvation of the stage. And to those penitents I should answer, the way of salvation for the theatre, as for the Church, is the way of sacrifice. The amount of time and money you are willing to sacrifice in order to bring the blessings of an ideal drama home to the hearts of the multitude is the measure of your faith in the stage. No works, no faith. It is no use grating about zeal for the theatre unless you are willing to come out of the merely miscellaneous audience of playgoers and band yourselves together with those few earnest workers who are not content to see the most potent instrument of moral appeal, the most stimulating agent of intellectual activity, given over to the manufacture of mere froth and soap bubble, the display of millinery, or the tinkling melody that predisposes to digestion the well-filled paunch of the overfed citizen.

The mere quickening of intellectual life by the dramatic presentation of human problems on the stage is a thing in itself so helpful to progress and civilization as to supply an adequate object for enthusiastic effort. People can be enthusiastic enough about teaching children to read, altogether irrespective of the use to which they will put their acquirement. And there can be as much enthusiasm about the stage as about a spelling book.

Again the theatre, with such a fellowship as I have outlined, would establish, would really teach a body of doctrine which, though not theo-

logically formulated, is nevertheless a real creed, capable of exciting the highest degree of enthusiasm. That creed briefly stated is, that life is a serious thing, that the problems of life ought to be seriously considered, and that there is no method by which they can be so vividly brought home to the mind, the heart and the imagination of man as by the stage play.

Theatre-goers of the kind I have in my mind's eye would differ and agree to differ as to the solutions of all the problems, but they would agree in desiring that the case for each solution should be fully and effectively set forth in dramatic fashion on the stage.

It is to be believed that out of our rich, refined play-loving population there are not to be found those with sufficient enthusiasm or self-sacrifice to raise whatever money is necessary to establish at least one ideal experimental theatre, with a sixpenny gallery and a chilling pit, all places to be reserved, and with free performances at least once a week, where the best works of the best dramatists of the world could be played by a company whose primary object was not to serve as advertisements for the dressmaker, or be mere incidents in the scenic splendors of the carpenter's art? What is wanted is faith, and after faith organization. Even in this day of doubt and unbelief the churches can find faith enough to create organizations which raise any amount of cash. I am loath to believe that the theatre-going public is such a godless, reckless, worthless set of selfish loons that it is impossible to raise out of their midst a fellowship of stalwart workers and liberal givers who will begin the democratic regeneration of the theatre.

## Salmon-Fishing in Newfoundland

BY LORD HOWICK IN HAMMINGTON

The sporting peer, who, in the following pages, describes a fishing trip to Newfoundland, is more calligraphic than he looked on a parallel for fishermen. This is said, in fact, as he kept his eye on his head, and the first witness of his arrival contains a considerable tale. He gives a graphic story of his experience.

THE fisherman who dislikes fighting for his place, and is not too much in love with the comforts of civilization, has only to take a little trouble and he may rely on finding some waters yet unknown to fame which will give him all that he wants. In our case, however, this was not necessary. The rush was over, and we had practically our pick of all the pools on the west coast. We were also more than fortunate in that we were treated by the Messrs. Reid, who built and own the Reid-Newfoundland Railway Company, as their guests, a train being placed at our disposal with every luxury, including an excellent cook.

After some discussion with Mr. Cobb, a Scotsman who left his native land seventeen years ago to be Mr. Reid's most trusted lieutenant, and who very kindly directed operations during our stay, our choice fell on the Grand River at the junction of its north and south branches. This is one of the largest of Newfoundland salmon rivers, and has some fine pools. There are no real rapids as Canadians understand the term. The course lies down a winding valley thickly wooded the whole way, with blue hills in the near distance. Occasionally the banks become precipitous, with smooth black water gliding under them; but more often it is a bright, shallow river. And very bright and very shallow we found it. The salmon could easily be counted as they swung in the stream, and our hopes, which had never been high—

for every one we had met had told us the season was over—sank still lower. The first morning found us at the famous Forks Pool. It was at this pool that a former governor of Newfoundland spent a long morning displaying his choicest wares to what looked like a monster as it moved in succession to half-a-dozen flies. Eventually he had to retire defeated, promising himself revenge in the evening. Evening came, and with it a beautiful south-west breeze which was just breaking the surface as he reached the bank. But the surface was also being broken by something else—no less than the last rolls of a dying salmon, his salmon, and the governor turned with black envy in his heart to survey the fisherman who had robbed him of his promised revenge. Then did envy give place to admiration. His supplanter was the unconsidered scrubby archie whose fascinated attention from the bank had caught his notice in the morning. His rod had been out on the banks, his reel had been commandeered from an old coil of telegraph wire, his line had come from England tied outside brown paper parcels, and who shall say what his fly had been? A less good sportsman than the governor would have been mortified. He only asked the boy what use he would make of a real rod. "Catch every fish in the river!" was the confident reply, and very soon afterwards the wherewithal to make good his boast reached the happy lad.

But my experience was more like the governor's. I watched many a salmon in the Forks Pool, and that was the extent of our acquaintance. The first day's fishing yielded seven grilse, averaging a little over three pounds each. The next day we migrated to the south branch. Surely when the railway was built the needs of fishermen were remembered. The Grand River, and also Harry's Brook which we visited later, both run parallel and close to the track for many miles, and the traffic is not so heavy but that it permits of an engine moving up and down the line from pool to pool. This morning half an hour in our train and a ten-minutes' scramble along a rough trail landed me at the Siding Pool, a small, deep pool, twenty-five yards long, with a steep bank on one side and a shelving beach on the other. I should say that throughout our trip my sister used a ten-foot trout rod, or "pole," to use the local term, and I used a nine-foot split cane Hardy rod with steel centre weighing eight ounces. We both used strong trout tackle. I do not pretend that this was the way to catch the greatest number of fish, and there were certainly some pools, such as the Dump Pool on Harry's Brook, where something stronger was absolutely necessary. But on the whole, unless a record catch is aimed at, most fun is to be got in Newfoundland with light tackle. Many people, however, seem to prefer a fourteen-foot rod, and they have this argument in their favor, that a longer rod makes easier wading.

During the earlier part of the season the general run of salmon seems to be from ten to fifteen pounds, and in the absence of heavy water the odds should not be on their side

when well hooked on a small rod. A fish of over twenty pounds is rare. Here I to go to Newfoundland again I should take a nine-foot and a fourteen-foot rod, and also a landing net for grilse. We had no such net with us, and a gaff does not give very satisfactory results with three and four pound fish.

To return to the Siding Pool. It was 8:30 when my No. 7 Jock Scott first hit the water. Two hours later my guide left that strip of water twenty-five yards long with fourteen grilse hanging over his back. They averaged three and a half pounds each, and most of them took about four minutes to land. They fought very hard, and it was not at all unusual for a fish to jump right out of the water seven or eight times. Had I killed every one I hooked, the death toll would have been increased to twenty-one. My sister fished this pool again a few days later and killed a salmon there and four or five grilse. She was also treated to a splendid view of a bull caribou with a fine head still in velvet. It came down to the river to drink not twenty yards from where she was standing. The fresh tracks, too, in a patch of sand of a small black bear showed that she might have seen one of these animals as well, had she been there earlier in the morning.

The third day of our stay saw a welcome break in the weather, and a good rain gave promise of better fishing at an early date. The river rose very rapidly in the afternoon, and by the evening was quite a foot higher. On a microscopic scale the conformation of the country resembles that of South Africa, in that a narrow belt of country along the seaboard sees a quick rise on to a comparatively high and level plateau.

Hence the rapid response of the river to the change of weather. Next morning the psychological moment had arrived, for the water was beginning to go down, and we talked glibly over our breakfast of broken records. After this confession the reader will be quite prepared to hear that I returned to luncheon with one grilse only, having seen absolutely nothing else. My sister, however, whose beat for the day included the Seven Mile and Five Mile Pools, was luckier. She brought back two salmon of 10 lb. each. In the evening we each added one salmon to the bag and my sister lost another one, making the day's catch four salmon and nine grilse, weight 67 lb. So ended the week.

The last half of our stay in Newfoundland was spent at the Log Cabin, which had a great advantage over our otherwise most comfortable train quarters. From here we fished Harry's Brook, and I most strongly recommend anyone going to Newfoundland and knowing nothing of the country to put himself into Mr. Dodds's hands. Mr. Dodds is an Englishman, and he makes it his business to know all that there is to know about all the rivers—what rods are on what water, when the last run of fish came up from the sea, and everything that a fisherman wishes to hear to help him to decide where he shall go. He also provides camping outfits and guides, etc., at the moderate charge of six dollars a day, which includes board and residence in a most comfortable house, and a free pass to some large strawberry beds in the garden. His address is Log Cabin, Spruce Brook, Bay of Islands, Newfoundland.

The sport we had here does not call for a detailed account. It was

very much the same as on the Grand River, with the difference that Harry's Brook being a later river we caught more salmon. This distinction, however, would not apply earlier in the season, when I should much prefer the Grand River owing to the larger size of the pools and the easier wading. Harry's Brook having a very slippery and rocky bottom. The rain of the previous week had been general all over the island, and for the first two days there was rather too much water. We started well; for, as I called to my sister from the train to come up to breakfast, she stuck fast in a fish which proved to be a sulkier. Her light trout rod was incapable of moving it, and after twenty minutes' wait we decided to see what effect a few well-directed stones would have. The result was magical, and five seconds later we were handling down some rapids, through nearly two feet of water, and the line was getting perilously near its end. The going was awful, and the guide did his best to hold up my sister on one side while I did the same on the other. More than half the backing was out before the salmon dwelt for a moment, and when at last we got on terms with him again, half a mile from the start, my sister's condition made it far more probable that the salmon would pull her into the water than vice versa, and I could certainly not have lifted a finger to save her. Luckily for us he determined to sulk again, and so, throwing away his best chance, paid the penalty after a fight of eighty-four minutes. This fish was unlucky in being killed, for the rapids continued for two miles, and had he gone on much further we should never have lived with

him. He turned the scale at 11 lb. That day I killed a fish a trifle smaller in the same pool. He too sulked, but nothing would have induced me again to try the experiment of stoning, and we stayed in the pool for sixty-five minutes. In the evening I had a very lively twenty minutes' fight in the Dump Pool with a beauty fresh from the sea, but my tackle

was too weak to prevent him from coiling the line round a big rock in water too deep for me to wade after him, and I came home minus the fly.

Altogether in Harry's Brook I killed three salmon and hooked and lost six or seven others. My sister did not get so many chances, and, I think, killed the only other one that rose to her fly.

## Is Plant Intelligence a Possibility

BY S. LEONARD EASTIN IN MONTHLY REVIEW

Within the last few years remarkable changes have taken place in the sphere of human knowledge. Scarcely a day goes by but the discoveries of the past 24 hours so will be shown to the future. At this extraordinary stage in the elucidation of nature's problems, it were well to recall the halcyon of the open seas!

THERE are few more fascinating propositions than those which have been advanced in connection with the possibility of an intelligence in the plant. To most people the suggestion may seem to be scarcely worthy of consideration: the point having been settled long ago, to their way of thinking—so fondly do we cling to the traditions of our forefathers. Yet when one comes to approach the matter unhampered by any prejudices, it must be admitted that, far from being settled, the question of plant intelligence, until very recently, has never been the object of any serious inquiry at all. It is now an established fact that plants can feel, in so far as the phenomenon of sensation is understood to be a response to external influence; this being so, there is nothing unreasonable should we go still farther and seek for evidence of something approximating to a discerning power in the vegetable world.

It is always wise to keep before

one the near relations of the great living kingdoms. As is well known, the exact line of demarcation between the two worlds has not been, and probably never will be, definitely fixed; in a sphere of life of which we should be quite unconscious were it not for our microscopes, plants and animals appear to blend imperceptibly together. Higher up the scale it is sufficiently obvious that the organisms have developed on very different lines, although one can never forget the extremely close connections at the start. To animals we freely grant a limited amount of intelligence, and it does not appear that there should be any vital objection to making a similar concession to plants, if due allowance is made for the difference of structure. It is the purpose in the present paper to gather together a few instances which seem to point to the presence of a limited intelligence in the vegetable kingdom; each one of these is either the outcome of personal observation, or else gathered from the record of

an indisputable authority. In all cases they are selected as being examples which it is not easy to explain as direct response to any special stimuli, and cannot therefore be referred to as plant sensation.

The interesting group of plants, almost world-wide in distribution, which have developed carnivorous habits, has always attracted a good deal of attention. Each one of the many species offers an infinity of fascinating problems, but for the present purpose it will be sufficient to confine our observations to the Sun Dew group—*Droseraceae*. Our indigenous Sun Dews are attractive little plants, found commonly in bog districts. The leaves of all the members of the family are densely covered with clubbed hairs, and a fly settling amongst the tentacles is immediately enclosed by these organs; meantime, a peptic fluid is exuded from the glands of the leaf. An interesting experiment may be conducted with the Sun Dew, proving that the little plant has a certain discriminating power. Place a tiny pebble amongst the tentacles; these at once close in, it is true, but not the least attempt is made to put out the digestive liquid. How does the Sun Dew know the difference between the fly and the pebble? Still more remarkable were some investigations conducted a few years ago by an American lady, a Mrs. Treat. She proved conclusively that the leaves of the American Sun Dew were actually conscious of the proximity of flies even when there was no direct contact. Pinning a living insect at a distance of half an inch from a healthy leaf, we are told that in about a couple of hours the organ had moved sufficiently near to enable it to secure the prey by means of its tentacles. A member of the

same natural order as the Sun Dews—the Venus Fly Trap (*Dionaea muscipula*)—is quite one of the strangest plants in the world. The species, a native of Southern Carolina, is sometimes grown in glass-houses in this country, and the general form of its leaves must be fairly familiar. Designed in two knifelike-fringed lobes, both hinged together, the leaf, when fully expanded bears a striking resemblance to a set spring trap. On the upper surface of each side of the leaf are arranged three sensitive hairs, and should any object touch one of these, no matter how lightly, the lobes snap up together, the bristles interlock, and the catch, should there be any, is a prisoner beyond any hope of escape. It is not surprising to find that such a highly specialised plant will give us an incontrovertible instance in support of the theory of plant intelligence. The leaf of the *Dionaea* will enclose anything which irritates its sensitive hairs, and to induce the plant to accept a small piece of tinder, for instance, is a simple matter. But it does not take very long for the plant to find out—how, it is not easy to suggest—that its capture is inedible, and, acting upon this impression, it slowly opens its leaf and allows the substance to roll away. Now try the same leaf with a fly, or even a morsel of raw beef; so tightly clenched are the two lobes that nothing short of actual force will separate them until after the interval of several days, when the plant has drained the fragment of the desired nitrogenous elements. Unless one admits the presence of some kind of discerning power on the part of the *Dionaea*, it is not easy to explain its behaviour.

The whole subject of the relation between plants and insects is one which is full of mysteries: it is not

always easy to see just how these relations have been established, even though one admits that they must have been developed side by side. In hundreds of cases plants have specially adapted their floral organs for the reception of one kind of insect, often so arranging the processes that others are excluded.

Even more remarkable are those instances in which a definite compact seems to have been arrived at between the plant and the insect; the former tolerating, and at times even making some provision for the latter. The case of a species of fern is a typical one. This plant provides little holes down the sides of its rhizomes for the accommodation of small colonies of ants; the exact services which these insects render to their host is not very clear. The following instance of a Central American acacia is quite romantic in its way, but it is vouched for by good authorities. This tree (*A. sphaerocarpa*) grows in districts where leaf-eater ants abound, and where the ravages of these insects are so dreadful that whole areas of country are at times denuded of foliage in a few hours. The acacia has, however, hit upon a unique way of protecting itself against the assaults of these enemies. At the end of some of its leaves it produces "small yellowish sausage-shaped masses, known as 'food bodies.' " Now these seem to be prepared especially for the benefit of certain black ants which eat the material greedily, and on this account it is no matter for surprise that these insects (which are very warlike in habit) should make their homes in the acacia, boring out holes in the thorns of the tree to live in. It is not very difficult to see how this arrangement works out. At the approach of an army of leaf-cutting

ants, the hordes of black ants emerge, fired with the enthusiasm which the defence of a home is bound to inspire, with the result that the attacking enemy is repulsed, and the tree escapes unscathed. Explain it how one will, it is impossible to deny that it is very clever of the acacia to hire soldiers to fight its battles in the manner described above.

When plants find themselves in extraordinary positions they often do things which seem to be something more than just cases of cause and effect. There really appears to be such a thing as vegetable foresight, and by way of illustration reference may be made to the manner in which plants in dry situations strive to come to maturity as soon as possible. *Spizelia* growing on walls are most instructive in this connection. It is almost always noticeable that plants in such positions run into flower and produce seed much in advance of their fellows living under more normal conditions; by so doing they have made certain the reproduction of their kind long before the hot summer has arrived, at which time any active growth on a wall becomes an impossibility. It is willingly conceded that shortage of water discourages a luxuriance of growth, and tends to induce an early maturity, but to any one who has watched the habits of plants under these circumstances there seems to be something more than this. Some thing which enables the plants to grasp the fact that their life can only be a very short one, and that it is their duty at the earliest possible time to flower and produce seed ere they perish.

Generally speaking plants are most desirous to obtain as perfect an illumination as is possible of their foliage. Of course, light is so neces-

sary to bring about the formation of perfect green tissue, that it is not surprising to find that it is a sufficient stimulus to cause vegetables to move their organs to the direction from which the illumination is coming. But there are parts of the world in which plants find that the direct rays of the sun, where this orb is nearly vertical as in Australia, are more than they can stand. The Blue Gum trees, for instance, find that the solar heat is too great for their leaves, and accordingly adopt an ingenious way out of the difficulty. As young plants growing under shelter, the eucalypti develop their leaves in lateral fashion, fully exposing their upper surface skywards. Later on, however, as the plants grow into trees and rise above any screening shade, the Blue Gums turn their leaves edge-way fashion, so that no broad expanse is exposed to the scorching sun. Some plants direct certain organs away from the light, as in seen in the case of the vine where the tendrils always seek dark corners. The value of this tendency is very apparent, for it must be seen at once these organs, whose sole object it to obtain a hold somewhere, would be much more likely to do so

in some cranny, than if they took their chance by growing out into the open. This habit is exceedingly interesting when we remember that the tendrils are modified shoots, parts of the plant which certainly do not shun the light. Indeed, these tendrils seem to be working against their inherent tendency.

The instances which have been detailed above might be multiplied indefinitely. They have only been selected out of an immense mass of evidence which is at the disposal of any student who will take the trouble to watch the members of the great vegetable kingdom. To say that plants think, as has been suggested by an enthusiast, is probably carrying the matter too far; the word used in its accepted sense scarcely conveys a right impression of the mysterious power. Rather one would refer to the phenomenon as a kind of consciousness of being, which gives to each plant an individuality of its own. It is likely, and indeed highly probable, that it is impossible for the human mind to grasp just how much a plant does not know, but in the face of proved fact the existence of some kind of discriminating power in the vegetable kingdom will scarcely be denied.

He who respects his work so highly and does it so reverently, that he cares little what the world thinks of it, is the man about whom the world comes at last to think a great deal.

# Concerning the Savings Bank Depositor

BY JOHN A. HOWLAND IN WORKERS MAGAZINE

Statistics show that in the United States, the per capita deposits of the people in savings banks amount to \$50.52, while the per capita circulation is only \$29.33. The importance of sound management in the banking affairs of the country is thus evident. A consolidated sense of insecurity in the savings banks market against the principle of saving on the part of thousands.

WHEN any financial institution of any kind becomes guilty of disestablishing the confidence of the small public in the philosophy of saving a portion of that small public's hard earnings a national crime has been committed for which there is no adequate punishment.

It is nothing that after a long process in the courts the principals to the fraud finally are brought to the prescribed punishments of the statutes. It is no compensation for the shattered public confidence that may be months, or even years, in recovering.

Considering only the savings banks and those other institutions carrying strictly saving deposits the sum total of the depositors in the United States is placed at 7,690,329, having a total of \$3,261,236,119, a per capita deposit for depositors of \$423.74. This total of deposits, distributed according to the estimated population at this time gives a per capita of deposits for all the people of \$36.52, as against the per capita of circulation of \$50.80 per capita. Thus, while the circulating media of the country gives only \$36.50 per capita, the savings banks show \$36.52 each to every man, woman, and child in the United States.

Considering these savings banks' depositors, numbering nearly 8,000,000 and carrying savings of \$423.74 each, one may consider the far reaching effects of criminal mismanagement of a single great savings institution anywhere in this country.

No one better than the banker realizes the enormous number of savings depositors of all classes who at the first news of the closing of such a great institution because of criminal mismanagement are open to the expression of a sudden lack of confidence.

It generally is accepted that the ignorant foreigner is entitled to a scare and a run for his money at the moment his confidence in the savings bank has weakened. But the intelligent layman who has not studied his own unconscious self-interest when as a depositor his attention is drawn to such a failure is likely to suspect the wide class of intelligent persons who in one way and another make plain to the banker the extent of their uneasiness.

"Print a story of a bank failure anywhere in America," said an old established banker in Chicago, "and between the receiving and the paying tellers we'll feel the effect of it before 11 o'clock that morning."

"A bright paying teller with his eyes open recognizes in a line of fifty depositors drawing money almost every individual in that line who is drawing a portion or all of his deposits because of fright. If there is one thing over another which embarrasses the timid depositor always it is the unquestioned grace and good will with which the paying teller meets his check. This embarrassment of the depositor is hard to hide. Un-

consciously he has given it expression before it occurs to him that he has something to conceal. He has been so intent upon getting his money that the look of satisfaction in his face has betrayed it; or else he has been so laboriously intent upon affecting nonchalance that he exposes his fears.

"To the receiving teller who is a judge of men and things, too, the receipts of his window as easily are indicative of bank fright. In the case of a depositor whose balance has run along for a few years, growing out of a business that holds to its normal, the lessened amount of the deposits, even less than the depositor's actions at the window, show this fright.

"In the first place, the teller who has had long experience with a man's running account, or the average of a family's savings month after month, knows about what its normal deposits are. The depositor who may have regard for the bank's feelings in any of these variations of deposits brings that apprehension for more strongly in his face than in the curtailed amount of his deposits. An unusually pleasant smile or spoken word at the window may be additional evidence given by the depositor against his will. A chance remark, to the extent that it is uncalculated for, may be taken as the same evidence.

"And quite as frequently as in the case of the man withdrawing his money, or withholding his deposits, the bank officials generally find evidences of uneasiness in the calls that are made in more friendly nonchalance of manner by depositors. The customer who is not uneasy enough to withdraw his money or to hold back his deposits is quite likely to make a personal call and exchange

a few words with a bank acquaintance. He feels better when he has come and gone, too."

In these figures and these personal attitudes toward the bank in times of suspicion and doubt the possibilities of the per capita savings bank depositors are almost limitless. Money that is in the savings bank accounts throughout the country largely is money which the holders, cannot put to working purpose. It is left in the savings banks to earn the 3 per cent. annually which the depositor feels he is getting with the least risk and the minimum of supervision. It is the element of security which induces him to keep his money in circulation through the medium of the savings bank. At the moment this sense of security is menaced to the extent of bringing about the withdrawal of deposits, this money for the most part seeks its hiding places. It goes to the safety deposit vaults—to the holes in the walls—to the proverbial "stocking."

So much for the money that has been saved. On the other hand the continued sense of insecurity in the savings bank makes against the principle of saving on the part of thousands. The person who has saved to some extent indifferently and half heartedly is easily won to indifference on the point. He is led to argue that money which he has earned and spent according to his wishes is money that is past questioning. He has had his value received for it. It has gone for something on which he has realized, even if unwisely, under influence of his after-thoughts.

As between the man with his savings in hiding and the man who from his sense of insecurity scatters his money as it comes to him the spendthrift becomes the anomalous better citizen. And in this indisputable

fact lies the almost irreparable evil which the criminal conduct of the banking institution brings about.

Considering the per capita savings of the people in comparison with the per capita of circulating media in the United States the fact presents itself that the savings of the people hidden would wipe out the per capita circulation by almost \$6. It is through the savings banks in conservative administration that the "good times" of the country become possible.

While the interest measure of much money in the savings banks is overdrawn in the popular imagination, it remains that a conservative, systematic saving which leaves an undisturbed account year after year will show a remarkable accretion. Only \$1 a month, put away on the first of each month for only five years shows an aggregate of \$64.72; \$10 a month in the same time shows \$647.70, while \$20 a month aggregates \$1,295.50. It is the money placed in the savings bank and never checked against in the period of saving which counts for the depositor.

In recognition of this fact, the first consideration of the person starting an account is to consider the standing of the bank which he has chosen as a place of deposit. Too often the prospective depositor takes the position of submitting to the bank his own eligibility as a depositor. He takes the second place in the contract. He answers questions in writing, some of which he doesn't understand. For example, he is asked the name of his mother before her marriage and wonders why. It is a question for his own protection; as in case of a spurious signature attempted on the finding of a bank book the stranger crook scarcely can hope to guess the name of the mother before her marriage.

At the same time the greatest of all protections for the depositor in a savings institution lies in the conservative, honest administration of the institution itself, and until the depositor has regarded the makeup of this institution in the light of a possible panicky condition and has exercised his judgment accordingly, he has not made a wise choice in his selection.

Let this and every dawn of morning be to you as the beginning of life, and let every setting sun be to you as its close. Let every one of these short lives leave its sure record of some kindly thing done for others—some goodly strength or knowledge gained for yourselves.

## On Learning to do Useless Things

SMITH'S WEEKLY

Here is a formal little sermon, about the man who devotes all his energies to learning to do useless things. Life ought not to be a continuous plaything, a dressing of time and talent to appearing stiff in hats that are of no benefit to oneself or others. The real cheapness to men is in that of the time.

MANY young men and women put their minds on learning to do things that are of no permanent use. There are tens of thousands of boys and girls working at tennis, golf, football, or skipping—tope harder than they will ever work at anything else in this life.

If you go at a thing it is well to go at it thoroughly. You can form a habit of thoroughness as you can form any other habit. But we ask our young readers to remember that in each of us there is only a certain amount of vitality, a certain amount of physical and mental energy. Don't put too much of your power, of your vital force, into things that are going to be useless to you hereafter.

Be warned by those who devote their lives to playing chess. The game is fascinating. Many a wise man has found rest and consolation in it, many a foolish man has wasted a lifetime and landed in the insane asylum through it. Chess is a good amusement, a dangerous, foolish occupation. Within recent years three of the greatest chess players in the world have died insane. The great chess player has never achieved greatness in any other direction. You may find a man like Buckle, author of that splendid book, "History of Civilization in England," to be a very good, ordinary chess player. But such a player will be beaten with the greatest ease by men infinitely inferior to him in general knowledge.

Young men and young women,

never forget that nature wants us to do work that is actually productive. If you must strive for any championship, let it be a championship of the brain. It is better to be a real life chess player like Napoleon, or Washington, or any of those that faced defeat and overcame great problems, than to play the chess game with wooden men, arbitrary rules, false little mathematical problems that have nothing to do with life.

Whenever you see a concentrated mind bent low over a chess board, forgetting everything else, you see, nine times out of ten, a human being going to waste. The effort that might be productive is used in a continually non-productive way.

You realize that fact. Young people, do you realize that in your own sports and games you may be doing just what the chess player does that wastes on the foolish, dull squares the power that might produce real results among men?

Play tennis or football or golf well enough to develop your bodies, well enough to play the brain with good blood filled with oxygen and electric force. But don't allow the body and its exercises to draw upon the brain's reserve power.

Remember that the man who is a champion with his muscles is never a champion with his mind. There are no exceptions to this rule.

Mr. Jeffries, who could fight and fight with his muscles probably any man in the entire world would be

easily overcome mentally by any one of thousands of narrow-chested little students.

Both Jeffries and the narrow-chested little thinkers are in the wrong. The one has developed the body too much, the others have thought of the body too little. The brain should dominate the body, but it must be fed by the body. Keep at your games, keep in the open air. Cultivate physical skill, achieve good equilibrium of the material body through which your mind attacks and conquers the material world. But remember what old Herbert Spencer said to a young man at his club. The old philosopher was playing billiards with the young gentleman, and he was defeated most ridiculously. While the aged thinker was trying to make one or two feeble points his young opponent would run out the game. Spencer said to him:

"Not to be able to play billiards at all shows a deficiency in the physical equipment. But to play billiards as well as you do, young man, proves that the player has wasted the best hours of his life and a great deal of vitality."

Young men, young women, you are only going to do one thing really well in this world. That one thing you must do with your brain, with a well-equipped mind.

The character of the children de-

pends upon the mind of the mother. The character of a man's work depends upon his brain.

Young women should take good care of their muscles and of their bodies without over-exercising them. They should give their best energies to the mind that they are going to hand on to the next generation.

And young men, while their work is far inferior to that of the mothers who supply the future race, must remember that the cultivation of the mind is the real thing.

They should make everything else subordinate to that. They should not exercise so hard as to get themselves too tired to think. They should not become so interested in childish physical competition as to lose interest in good books and good thoughts.

The young man who comes in from a day's exercise, fills his stomach with food, and then goes to sleep without any desire for intellectual activity, is simply a good imitation of a colt kicking up its heels out in the pasture.

Man or woman can only prove a right to the title by a good and active mind. The animal side of life—the physical side—must not be allowed to dominate and control the real side. Try for the only real championship—that of the brain.

## Machines That Save Centuries

PEARSON'S WEEKLY

Wonderful indeed are the results accomplished by machinery. Production has been tremendously increased and what once took years now can be made in a few hours. For this increased use of machinery reduced wages. On the contrary wages have advanced considerably.

If society were properly constituted, wars and standing armies abolished, and everyone did his share, eleven minutes work per day for each person would be enough to supply the world with all necessities.

So says the French socialist leader, M. Jules Guesde, and he bases his assertion on the fact that modern machinery has reached such a pitch of perfection that seven men can now grow enough corn, grind it to flour, and bake it into bread to feed 1,000 people all the year round.

M. Guesde may be guilty of some slight exaggeration, but the fact of the matter is that very few of us have the least idea what machinery is doing for industry. Already hand-work hardly counts, and new labor-saving inventions come along every day of the year. In the factory, the counting-house, the farm, the road, or the home, the story is the same.

Take this matter of harvesting which M. Guesde refers to. In the wheat-growing West they now use a machine which has a cutting bar 35 feet wide, and is drawn by a 50 h.p. "tractor." Behind the cutter, and part of the same machine is a thrasher, and other automatic machinery, which separates the grain from the chaff and sacks it. It also drops the straw in bundles at regular intervals.

This machine will cut 70 to 100 acres a day, thresh and clean 1,000 to 1,500 sacks of grain in the same time, and do the whole thing at a cost of about 1s. 10d. the acre.

Yet the old cry that machinery brings down wages is absurd. Thirty years ago a roller in a steel works was paid 7 1-2d. per ton for rolling steel rails. To-day by the aid of improved machinery, one man does the work of a score. He is paid only a halfpenny a ton, yet his wages are 40 per cent. better than they were in the old days.

In large bakeries the bread is now made by machinery. Forty years ago it took fifty-four hours of one man's work to prepare, roll, and cut 1,000 pounds of dough. To-day, by the aid of machinery, the same work is done in fifty-four minutes. The Quick Bread Company has lately cut even this time considerably. By a new process in the manipulation of the material, they do in six hours what took eight, and—what is more—produce 101 loaves from a sack of flour against ninety-two in the ordinary bakery.

The cotton trade has seen many startling evolutions within the past twenty years. Spinning machinery seems almost beyond improvement. But one part of the process which leads to sheets and shirts has up to the present been necessarily done by hand work at enormous cost.

That is the picking, and it costs, it is estimated, £20,000,000 yearly to pick the American cotton crop alone. Now comes an invention of Mr. George A. Lowry of Boston, which is designed not only to pick the bolls by machinery, but at the same time to cleanse them from sticks and dirt.

It effects a clear saving of 75 per cent. in labor and in cost.

Mr. Lowry's invention is a petrol engine. So is the new motor street-cleaning machine which was put on the market a few months back. It has four separate sets of road-cleaning instruments, raises no dust, goes along at seven or eight miles an hour, and without any fuss at all does the work of a battalion of 500 able-bodied men.

Most hotels—large ones at least—have already dispensed with the armies of scullery maids once a necessity. The dishes are washed by machinery in a quarter the time at one-eighth the cost, and without anything like the human risk of breakage.

Just the same sort of thing is happening in laundries. A machine is at work which will wash and finish collars or cuffs at the rate of fifteen a minute. Or it will wash 200 shirts an hour, and iron and gloss one a minute. Old-fashioned methods of washing by hand will soon be as obsolete as the dodo.

Everywhere you see the triumph of machinery. Enter a tobacco factory. Not so long ago nearly all the processes of rendering the raw leaf into smoking tobacco or cigarettes were done by hand. Now it is all machine work. One machine, which seems to possess all the dexterity and a hundred times the quickness of human hands, makes 200,000 perfect cigarettes in a ten-hour day, consuming 600 pounds weight of tobacco in its task.

The brush is becoming obsolete for painting. Paint mixed in a steel tank is sprayed under pressure upon the surface to be colored. That is how our big war ships are painted now-a-days and by the aid of this compressed-air device one man can

easily do the work of a dozen armed with brushes.

Even bricklaying is no longer a handiwork. A Faruham man has patented a bricklaying machine which only weighs 600 pounds, and does the work of seven men at much less than half the cost. The bricks are fed by hand, a lever presses them into place, side rollers keep a face on the work, and other rollers press the brick down on the mortar, which latter is run out by a hopper. One man can lay some 3,000 bricks a day with one of these machines.

How many coins could you count in an hour? If you worked steadily at the rate of two a second, only 7,200. An automatic cashier, a small machine of aluminum and steel, can do the work of three men by counting 21,000 coins an hour, and into the bargain place them by sixties in bags. And it never makes a mistake, not even between florins and half-crowns. What is more, this machine is only a beginning. It is prophesied that in future even banking will be carried on largely by machinery.

Wherever you turn you find machinery doing the work of hundreds of men at much smaller cost and with a startling saving of time. For instance, to bore six 2-inch holes each 12 feet deep in rock takes 180 hours of hand work; a small pneumatic drill does it in eight hours.

The bill for manual labor for making 100 pairs of boots used to be £82. By the aid of machinery the price of the labor is now reduced to 57, and the boots are made in one-fifth of the time formerly necessary.

Forty years ago the making of 10,000 envelopes took 217 hours of a man's time. Now-a-days the time is reduced by machinery to sixteen hours.

Fishing nets are now being made by machinery. Three or four rapid movements of levers, and a whole row of stitches are cast on. A few years ago a woman would have spent half an hour in doing the same work. The machine, though driven only by manual power, does the work of, roughly speaking, sixty women with needle and mesh.

As marvellous perhaps as any other saving is that effected in the printing, binding, and allied trades. Less than forty years ago it took two men more than a week to turn out a couple of thousand copies of an ordinary magazine. To-day ma-

chinery enables the same work, folding, stitching, and covering, to be done in forty-eight hours.

It seems more than likely to anyone who saw the recent electrical exhibition in London that, before many years have passed, barbed houses will dispense with domestic servants.

Not only will houses be warmed and lighted by this agent, but cooking, dusting, cleaning, even to the washing of windows, will be accomplished by electrical devices worked by an agent sitting in a chair and pressing buttons.

## A Workmen's College at Oxford

BY HUGH E. PHILPOTTS IN BRITISH WORKMAN

In Ruskin College, Oxford, the workmen of England have a college precisely their own. It has been endowed and sustained largely by the gifts of laboring men, large ones having been raised by penny levies. Among its graduates to-day are our secretaries of Parliament and many other notable officials.

THE idea of a college education for working men would until a few years ago have struck most people as the height of absurdity, and even to-day those who know nothing of the work of Ruskin College at Oxford will very likely regard the idea as fanciful and impractical. But the experience of the last seven years has shown that a resident college for working men is not merely a possibility but that it meets a real need, and is greatly appreciated by the most enlightened members of the working class.

Though there are still, no doubt, many thousands of workmen who are content to regard their education as finished when they have passed the

sixth or seventh standard of the elementary school, there is an increasing number, and among them the finest spirits in the ranks of the workmen, who realize the advantages of a liberal education, and will make considerable sacrifices to secure it. The workmen's organizations, too, are coming to see that the men they want for leaders and for representatives in Parliament and on local governing bodies are not men of glib tongue merely, but men of disciplined and well-stored minds. Not very long ago workmen who wanted the services of an educated representative had to seek him outside their own class. Ruskin College has shown them a better way. They now

send their own most promising young men to be trained for the service of their fellows at the labor college.

Nothing is more striking in the story of Ruskin College than the extent to which it has been sustained by the pence of the working men. The Amalgamated Engineers have contributed no less than £1,350, which has been raised by four levies of a penny each on their entire membership. With the amount of their last levy they are maintaining nine of their members at the college for a year. The Amalgamated Society of Railway Servants have given £390 to the fund now being raised for the purpose of building larger and more convenient college premises, and, in addition, have established three scholarships. The report for 1905 records subscriptions or donations from no fewer than ninety-seven trade unions and other workmen's organizations, including co-operative societies. Seeing that many of these societies contain many thousands of members, it is evident that a great army of working men throughout the country are contributing in a larger or smaller degree to this unique educational work. And the students are genuine working men, as may be seen from the following list of occupations of those in residence this year: Engineers, nine; miners, nine; weavers, four; railway servants, three; and bricklayer, chainmaker, brassworker, boiler plaster, carpenter, clothlooker, dock, clerk and blacksmith, one each.

What, it will be asked, do these workmen study, and what is the purpose of it all? The curriculum is confined for the most part to the subjects which constitute what might be called a citizen's education. Political economy, political and social

problems, industrial history, constitutional history, local government, sociology, evolution, English grammar: these are the principal subjects taught, chiefly by means of lectures delivered by the Principal, Mr. Dennis Hird, M.A.; the Vice-Principal, Mr. H. R. Lees-Smith, M.A.; and the Secretary, Mr. Bertram Wilson. The work of the lecture hall is supplemented by classes, and every student produces an essay once a week.

Such a curriculum is obviously of little service in helping a workman to become a foreman or a manager. But that is not its object. Ruskin College has nothing to do with technical education—an excellent thing in its way. It has a higher ideal even than that of self-help. It seeks to help men develop to the utmost those powers which will be of most service to their fellow men. "Knowledge for the sake of our fellow men" is the motto of the college, and the students give up their time, and expend in some cases the savings of many years, in order that they may fit themselves to be leaders and counsellors among their fellows.

To what extent have these aims been fulfilled? It must be remembered that the college is yet in its infancy, but already it numbers among former students one Member of Parliament and many trade union officials and members of local governing bodies. Of the developing, uplifting influence of the college life there is abundant evidence. "Already," wrote one of the students recently, "the training we have received seems to have broadened our views. As a main result there has been a revelation of the things we do not know. It has come something in the nature of a shock to most of us that there are two sides to every question—even

to the fiscal controversy." And here is the testimony of a Welsh miner who is devoting his evenings to lecturing on economies under the Education Committee of the Glamorgan-shire County Council: "My two and a half years' residence at Ruskin College taught me to realize that education is nothing more nor less than the power to see things in their right light. It is the lesson above all others which my studies implanted deeply upon my mind. The social life of the college gave me a truer social instinct; the high enthusiasm of my fellow students, a nobler faith in my fellow men; and the thorough instruction received from the tutors, a broader and keener grasp of the industrial problems of our time."

Let no one suppose that life at Ruskin College is one of luxurious ease, tending to make the students into sham gentlemen, dissatisfied with their social state and writhed for manual labor. Ruskin College students work a good deal harder than the average mechanic; their fire is plain, though good and abundant, and they do not despise the humble domestic work which usually falls to the women of a household. The only servant kept at the college is the cook, consequently the men have to be their own housemaids and charwomen, and some of them are to be seen every day wedding brooms and scrubbing-brushes with good-humored energy. When the college course is ended the majority of them go back quite cheerfully to the mine, the factory, or the railway—workmen still, but of a larger intellectual and moral stature than they had hitherto attained to, and ready now to fulfil any demand for public service that may be made upon them.

Although Ruskin College is at Ox-

ford, it has no official connection with the University. At no time, however, has it lacked the sympathy and personal help of some of the most eminent members of the University, and at the present day the University is strongly represented on its Council. For the rest of the Council, which is the governing body of the college, consists of such representative labor leaders as Mr. Richard Bell, M.P., Mr. George Barnes, M.P., and Mr. C. W. Bowerman, M.P., and a few others like Dean Kitchen, Dr. J. B. Paton, and Mr. Bruce Wallace, M.A., who have identified themselves with movements for the elevation of the working classes.

There are thirty-four students at the college this year, but when the new premises have been erected there will be accommodation for fifty students at a time. The influence of the college, however, is not to be measured merely by the number of students who enter its gates. These men go from the college to take their places as the guiding spirits in labor organizations and as members of governing bodies. Thus by indirect, even more than by direct means, the college already becomes a real force in the nation's life. Nor is this all. Besides the college life of which we have spoken, there is another, and perhaps an equally influential side to the work of Ruskin College. By means of a carefully organized Corresponding Department hundreds of men and women, who have never been to Oxford, are imbibing something of the spirit and the culture of the college. They study in their own homes many of the subjects taught in the college, read certain specified books, and write essays on subjects arising out of their reading. The essays are cor-

rected at the college, and returned to the writers with hints and suggestions. Many of these seattered students have formed correspondence classes for the associated study of the topics suggested, and to them, as to the residents at the college itself, the study in which they have engaged has meant in many instances the opening of closed doors, the widening of mental horizons, the stirring of noble ambitions. "I can't say how it came about," wrote one student, "but since I joined the

Ruskin College class reading has become more interesting, and so have men and the world in general." And here is another testimony: "I have been, so to speak, walking round myself. I am only just beginning to feel that life is real, life is earnest, and what I do I want to do in the broadest Christian spirit."

It costs a shilling a month to be a member of the Correspondence School. Anyone may join, and the Secretary of Ruskin College is always pleased to give information.

## From Switchman to President

TIMES MAGAZINE

This is the story of James Harahan, who has succeeded Streetcar Fish as head of the Illinois Central. He began his career in 1861 as the yard at Alexandria, Va., and steadily climbed upward, through the grades of switchman, section boss, clerk, roadmaster, agent, accident and general fix agent. His is an inspiring story.

**B**ITTER conflict between two powerful men—powerful in the sense in which the world of finance understands the word—has resulted in the replacing by a man named James T. Harahan of a man named Streetcar Fish as head of one of the big railroads of this country—the Illinois Central. The struggle which brought about this change aroused and held for weeks the interest of the whole country, and its ultimate outcome in the conduct and control of railway traffic, east, west, south, and north, is still a subject of general speculation. Yet the man Harahan, who, on the face of it seems to be entitled to the limelight, has figured in the public mind only as a secondary character.

That is characteristic of the man—he is not spectacular. During the forty-three years he has devoted to

learning the railway business he has been too busy to do anything but learn the business. He never managed any deal pertaining to the railway world that wasn't concerned specifically with engines and cars and rails and fuel and employees. He has made a success of this sort of thing, and it is the only kind of endeavor that spells success to Harahan. This viewpoint, adhered to steadily, is what has made him the president of a big railroad.

To begin with, James Harahan had different antecedents than Streetcar Fish, the man he succeeded as president. He was "raised" differently. He got his education in a different way. And he started his career in the railway business differently. The names of the two men would indicate that such was the case; without knowing the facts, one might deduce that the man Street-

car Fish had started pretty near the top of the heap, and that the man, James Harahan, had begun not far from the bottom and pushed his way upward. And that's the truth of the matter.

The biographical directory of railway officials dismisses the early life of Harahan with scant consideration. According to the directory Harahan "entered railway service" in 1861 at Alexandria, Va. It does not state that Harahan entered railway service wearing overalls, and that his first job was that of switchman in the yards at Alexandria.

During the six years that followed Harahan worked for three railroads—the Orange & Alexandria, the Nashville & Decatur, and the Louisville & Nashville—as a switchman, as section boss, as a clerk. At the end of the six years he was a railway executive. He entered the employ of the Shelby railroad, and for two years thereafter was in charge of its operation.

The history of Harahan thereafter is a history of steady advances. For seven years he was roadmaster of the Nashville & Decatur; for two years Superintendent of the Memphis line of the Louisville & Nashville; for the next two years Superintendent of the New Orleans Division, and by the end of the next three years General Manager of the entire road. For three months thereafter he served as Superintendent of a division of the Baltimore & Ohio; then assistant General Manager and General Manager of the Louisville & Ohio. That brings the history of Harahan up to 1888. Between Oct. 1 of that year and Nov. 1, 1890, he was successively Assistant General Manager of the Lake Shore & Michigan Southern.

General Manager of the Chesapeake & Ohio, and General Manager of the Louisville, New Orleans & Texas.

The history is a dull one if it is considered only as a tabulation of railways, but it is important in that it reveals the diversity of experience that went to make Harahan one of the best-informed and best-equipped railway officials in the country when, on Nov. 1, 1890, he became the Second Vice-President of the Illinois Central, in charge of operation and traffic.

During the six years that followed, ending in his elevation the other day to the position of president of the railroad, Harahan learned the railroad as no one else knew it or was in a position to know it. There was no detail of its management or operation that was too small to escape thorough understanding on his part. He was and is a stickler for details. It is the Harahan "hobby." It is axiomatic with every man in his employ. It has enabled Harahan to accomplish things—big things—that other railway officials pronounced "perfect."

One of these things—the one oftentimes referred to—was his management of the Illinois Central suburban system at Chicago during the World's Columbian Exposition. To attempt to provide adequately for the millions who traveled on the Central between the city and the exposition grounds, with due consideration for the varying attendance at the fair from day to day, was a stupendous undertaking. Harahan laid his plans far in advance. He supervised operation of the traffic personally throughout the exposition. As a result there was never a day when a shortage of cars was reported.

Another instance of Harahan's style of doing things was the re-tracking of the Louisville & Nashville Railroad in a single day. In the early eighties half of this line was of a gauge narrower than the standard, causing no end of inconvenience and expense. By methods which at that time were novel and astounding to old-fashioned, slow-moving railroad men, Harahan standardized the gauge within twenty-four hours without missing a single train.

Still other examples of his pushing methods are to be found in his securing at a ridiculously low figure the Illinois Central terminals in Louisville and in his securing and holding for the Illinois Central its line between Louisville and Memphis against the strenuous efforts of the Louisville & Nashville.

Mr. Harahan spent many years in Louisville, and many stories are told there of his energy and his popularity. As General Manager of the Louisville & Nashville it is said that he knew every janitor and office boy in the company's big building. Farmers who used to know him as a section boss used to come to see him.

It was Harahan who, as General Manager of the Louisville & Nashville, issued an order that the news of all wrecks and other accidents on the road be given to the public.

Harahan knows all the people with whom and for whom he conducts the affairs of the Illinois Central. When he is not in his office in the big railway station in Park Row in Chicago, he is traveling over the Central, conferring with his subordinates from division manager down to station agent, engineer, conductor, and switchman, and keeping in touch with shippers.

When Harahan got back from New York after his election as President, he went direct to his old office on the sixth floor of the railroad building in Park Row and began looking over his mail and hearing reports from officers, some of them by telephone. He wouldn't stay in New York and manage the Illinois Central by long distances—not Harahan! He had to be on the scene of action—where he could look out of his office window and see the Illinois Central trains pulling in and out of the station; where he could have constant, visible, tangible evidence that the Illinois Central was really in existence.

"I wouldn't live in New York under any circumstances," he said to callers. "You couldn't hire me to live there. That was one of the first things I inquired about when the question of my being a candidate for president came up. I would not consent to the headquarters of the railroad being anywhere else. You have to be on the spot. I remember I was called up to my house at 10 o'clock at night when the big fire at New Orleans occurred, on Feb. 26, 1905. In seven minutes I had started men and material for New Orleans from the nearest point, not to put out the fire, but to rebuild. The work of rebuilding was in progress at 10 o'clock the next morning."

As he appears at work in his office Harahan more resembles a prosperous, middle-aged farmer, who has called concerning a shipment of wheat, than the President of the Illinois Central. He is of medium height and build, having lost his corpulent appearance within the last few years. His head is large and so are all of his features; his forehead the higher because of steadily increasing

hairs; his eyes beloken shrewdness and geniality; his nose prominent, the upper lip covered with a stringy mustache, and the lower jaw cleft and resolute. His attire is extremely simple, smacking of the "old school," with the collar open at the throat and flaring. He is a well-preserved man, but his age—63—is apparent.

He is slow to speak on any subject; his manner of speech betrays excess of caution, born, perhaps, of experience. It is told that one day years ago a newspaper reporter unknown to Harahan called him up on the telephone, representing himself as the reporter for another newspaper, in whom Harahan had great confidence, thus obtaining from the railway men a valuable bit of information under pledge of secrecy. The next day Harahan discovered how he had been tricked. Since then Harahan talks with no one concerning business over the telephone. If the business is urgent he has his secretary talk for him.

Instances are on record when, in

personal interviews, he has considered too strict adherence to veracity inadvisable. Such an instance was his assurance, given the press on his return to Chicago, Nov. 2, that he had been away on an inspection trip, and knew nothing of a special meeting of the Illinois Central to take place in New York City, when, as it afterward transpired, he had just returned from Gotham and there had affixed his signature to a call for the special meeting.

It can be said safely that Harahan, while executive head of the Central, will be a faithful subordinate of the man who put him in his present position—Harriman. There will be no discord, because Harahan is discreet—his ambition has needs and bounds. Charles M. Hayes, President of the Southern Pacific, who refused to execute the orders of Harriman after the latter had acquired control of that road, and whom Harriman forthwith induced to resign by the payment of a money consideration, is an object lesson that will not be ignored by Harahan.

Anger is the most impotent passion that influences the mind of man; it effects nothing it undertakes, hurts the man who is possessed of it more than the object against which it is directed.—Clarendon.

# Five Years of the Steel Trust

BY HERBERT N. CASSON IN NEWBURY

This is the eighth of Mr. Casson's important series of articles on the history of steel in America. In this article he gives an impartial summary of the United States steel Corporation's record, of its present situation and its prospects. He outlines what this organization has done for the iron and steel trade.

THE first annual report of the United States Steel Corporation was the most remarkable financial document that had ever been known in the long history of commerce.

It looked more like a magazine than an annual report, with its sixty-four pages and sixty-three illustrations of furnaces and steel mills. And it was sent to nearly sixty thousand stockholders—a large circulation than many a magazine possesses. Its figures were those of an empire, rather than that of a private company of American business men. Its revenue of five hundred and sixty million dollars was equal to that of the ten kingdoms of Spain, Portugal, Holland, Rumania, Sweden, Norway, Greece, Denmark, Siam, and Turkey. The receipts of the United States itself, for 1902, exclusive of the postal business, amounted to only two millions more than those of the United States Steel Corporation.

This wonderful corporation was not a bank, yet it had more than fifty million in its vaults—a greater sum than the deposits in any of the New York savings banks, except five, or any of the national or State banks except seven.

It was not a railroad, yet it operated five large railway systems, with nearly five hundred locomotives and more than twenty-six thousand cars. And these were not freight roads merely, as eighty-three of the cars were for passengers.

It was not a marine corporation,

yet it possessed a fleet of more than a hundred vessels, many of them the best of their kind, whose earnings for the year furnished a nine-million dollar item to the report.

Without counting its sixteen docks, its seventeen thousand coke-ovens, its two hundred square miles of gas land, its hundred thousand acres of coal land, and its sixty ore mines in the Lake Superior region, this corporation reported itself as being the owner of nearly sixteen hundred manufacturing plants.

The grand total of assets—no human mind can transform this line of figures into an idea—was \$1,566,442,344.05.

Roughly speaking, labor got one hundred and twenty million dollars for the year's work; the stockholders, fifty-six millions; the machinery for improvements and depreciation, forty-five millions; and Andrew Carnegie, the grand old pensioner, got eighteen millions, including the three millions set apart as a sinking fund for the payment of his bonds in the year 1932.

The 168,127 workmen received an average of \$17 apiece; the stockholders averaged about a thousand dollars. So far as profits were concerned, the little Scot, in spite of his abdication, still towered above all the newcomers.

The net profits of the corporation for the year were more than a hundred and thirty-three million dollars. Out of this twenty-five millions were taken for special improvements which were thought to be advisable though

not strictly necessary. Because of the use of this generic word "improvements," it is impossible to tell the exact percentage of profits. Just how much of the forty-five millions that some under this head was spent for the actual enrichment of the property, and how much of it went for political purposes, or to cover up mistakes and losses, no one outside of the corporation can tell. There is no cause for suspicion in the report itself; but recent revelations concerning the methods of "high finance" have made the American public more sophisticated than it was.

The corporation began well, as a money-maker. For twenty-seven months it moved along as steadily as a clock, ticking out fourteen millions in dividends every quarter of a year. Then, in the middle of 1903, came trouble. It was a feast-and-famine year. The market had become saturated with the stock of over-capitalized corporations. In two years the total capitalization of new companies had soared up to nearly eight billion dollars. There was an over-production of stock, and, when prices fell, the good suffered with the bad. The wreck of Schwab's ship-building enterprise, and the governmental veto put upon the Northern Securities merger, made matters worse. "Steel preferred" went below fifty, and the common stock plunged to ten.

On New Year's Day, 1904, the stockholders regarded the wish for a happy New Year as a cynicism. They had received a message notifying them that the profits for the preceding three months had dropped to the meagrely sum of two million dollars. Only by drawing upon the company's surplus could the quarterly dividend be paid on the pre-

ferred stock; holders of the common stock, who had had their revenue halved three months before, were now out off altogether. Down and down went the price of the corporation's securities. "Steel common" was recommended as cheap wall-paper, and the comic papers reported that grocers were giving away a share with every purchase of a pound of tea.

There was a general outcry from those who saw their dollars out in half. "The Steel Trust has robbed the people of five hundred millions in a single year," said a Boston broker. "With its common stock at ten, it can pay its debts at the rate of twenty-five cents on the dollar," declared a Chicago professor. Twelve thousand stockholders jumped overboard and swam ashore with heavy losses. If they had remained on board for a year longer, they would have lost nothing. But it was a time of panic, when men jumped first and thought afterward.

Capital lost thirty millions which it has been led to expect; but labor lost more. Twenty thousand workmen were discharged. Twenty thousand homes, into which twenty million dollars had flowed in the previous year, were left without resources. Twenty thousand workmen stood idle in the market, offering their skill for sale, and endangering the price of labor all along the line. It was a harsh step, but necessary from the standpoint of dividends.

It was a hard-luck year, and everybody grumbled—everybody except the Wall Street brokers. They did a merry business, pulling down what they had built up three years before. In fact, the stock exchange end of the steel business has grown until it is larger than the manufacturing end. It is a point of great significance, for better or for worse, that the buy-

ing and selling of steel stocks is today a business of greater volume than the buying and selling of steel.

In 1905 the horns of plenty was once more emptied on the heads of the steel men. It was a year of jubiles. Before it was half over, the preferred stock had climbed above par and the common to nearly forty. The twenty thousand workmen came back, and others with them. At the annual meeting the stockholders effervesced with delight, and passed a vote of thanks to Mr. Morgan, as the meeting happened to be on his sixty-eighth birthday.

Those who regarded the United States Steel Corporation as a finished product said, in the dark days of 1904, "Morgan has failed." The wiser ones, who regarded it as a continuous process, said, "Wait." Morgan's supreme aim was to give stability to the iron and steel trade. He had against him not only natural forces, but artificial ones as well. He had to fight against a depression caused by bad crops, or a panic caused by some speculative boomerang.

Now, if there is one thing that Morgan's strong nature hates more than another, it is something that is small, flimsy and uncertain. He abhors makeshifts. His lasting honor will be that he has been the first American who deliberately made it his life-work to co-ordinate the various functions of industry and finance on a national scale. With a masterfulness which has never been surpassed, he linked together railroads, banks, steamship lines, industrial corporations, and two-thirds of the iron and steel trade. He had to use refractory materials. Neither his friends nor the public understood his purposes. He was compelled to work with many men who lied to him and betrayed him. His so-called partners

were, comparatively speaking, no more than clerks. He stood alone, a Gulliver among the Lilliputians of Wall Street.

In 1901 many critics pointed out that the demands for dividends by a mob of stockholders would be likely to take too much money out of the business and allow the plants to depreciate. There was good reason for this warning. Hundreds of iron and steel men had wrecked their fortunes on the big-dividend rock. Even the late Russell Sage, clever financial pilot as he was, could not steer past this peril. Sage was in the iron business in 1866—as early as Carnegie. He had a large share in Captain Ward's Milwaukee rolling-mill; but he made the usual mistake of demanding enormous profits at once.

"Sage made my life miserable because we did not pay higher dividends, although we paid from fifteen to twenty per cent. for several years," said J. J. Hagerman, who was then an official of the company. Those who remained in that Milwaukee enterprise made millions; but Russell Sage lacked the far-sightedness to be a steel-maker. Like hundreds of others, he had his chance and lost it.

Every successful steel-maker knows that improvements must be made continually, whether any money is left for dividends or not. To look at the figures given out by the corporation was not convincing. In annual reports things are not always what they seem. Such has come to be the public opinion. When fifty millions of preferred stock was changed into bonds in 1902, it was stated that thirty millions of it went for improvements. Ten millions a year were appropriated for "special" work of this sort, and in each annual report there were several pages of

"improvements and extraordinary replacements" mentioned by name.

"Improving our own plants is the key-note of the United States Steel Corporation," said its first vice-president, James Gayley.

But the only way to know whether the property of the corporation is rising in value, or falling, is to go and see it. Consequently, in gathering the information for this series of articles, I was careful to ask at every stopping-place, "Show me what improvements have been made since 1901." After nearly six thousand miles of travel, I have not found a single instance in which a property has been allowed to depreciate, or in which improvements have been made in a parsimonious way.

"Everything the United States Steel constructs is first class," said one of Duluth's leading business men.

"I want you to build that store for all time—no makeshifts," said the vice-president of the Union Supply Company to a contractor.

The corporation operates fifty stores under this name in its coal and coke region, and the order given by the vice-president was not a mere phrase for effect, as I overheard it accidentally.

In regard to labor, the Morgan policy has been to secure stability by first destroying the trade unions and afterward permitting the employees to become stockholders. Several months after the corporation was organized, the Amalgamated Association of Iron and Steel Workers—or what was left of it after the decisive defeat of Homestead—picked a quarrel over a small issue, and declared war on the big company. Probably not more than ten per cent of the workmen belonged to the union, but it issued manifestoes ordering a hundred thousand to quit work.

"We must fight or give up forever our personal liberties," said one of the leaders. "The United States Steel Corporation thinks you were sold to them just as the mills were; but when you strike, Wall Street will tremble!"

On the contrary, Wall Street paid little or no attention to the strike. Stocks fell three per cent and rose again. The labor leaders found that going to Morgan was a different proposition from going to John Fritz or Captain "Bill" Jones. "Schwab treated us well—Morgan did not," said one of the labor leaders as he came down the steps of the Morgan office. The probability is that Morgan knew the truth—knew that the Amalgamated Association was a latb painted to look like iron, and treated the leaders accordingly. After an ineffective strike of two months or more, all the workmen returned to work.

In three ways, at least, the strike had been a positive benefit to the corporation. It had demolished the Amalgamated Association, raised the prices of steel, and enabled Schwab to dismantle the out-of-date mills and concentrate the plants. Since then the corporation has been strictly non-union. Schwab went so far as to make antitrust speeches. There was to be none of the old mutualism between capital and labor under the new regime. The corporation was not a democracy in which the authority came from below. It was a feudalism of capital, in which power moved from Morgan downward, through a series of distinct gradations.

But it was to be a "benevolent feudalism." There was no intention of turning the wage system into a wage slavery. To keep the workmen

loyal and content, a method of profit-sharing was worked out. It is said that Perkins was its originator, having tried a similar plan with his life insurance agents. He proposed to offer a certain quantity of preferred stock every year to the employees. To prevent speculative purchases, no one would be allowed to buy more stock at one time than one-fifth of his yearly wages. Those who lacked the cash could pay in installments, and special inducements were offered to those who remained in the employ of the corporation for five years. In this way the company forged another weapon against unionism and strikes.

As soon as this plan was seen to be a success—for more than twenty-seven thousand employees subscribed for stock in 1903 alone—another step was taken. The wages of the men were "equalized." The highly paid men were cut down from ten to fifty per cent, while the laborers were raised to \$1.50 and \$2.00 a day. In some of the works the hours of labor were increased. "I used to be able to make six dollars a day, working seven hours," said a Pittsburgh rougher. "Now I can only make three seventy a day, working twelve hours."

In the American steel-mills the machine does more work than the man, and draws higher wages. Naturally the man feels that he and his machine are one, and not two. He wants the machine's wages paid to him; and so, no matter how high his pay may be, he feels that there has been a maldistribution of profits when he thinks of what he and his machine produced.

On the whole, a larger sum is paid to iron and steel workers to-day than they ever received before. There have

been several voluntary raises of wages. Last year the Frick Coke Company put seven per cent more in the pay-envelopes of its laborers. Thirty thousand men in the Pittsburgh region are drawing nine millions more this year than last. Pittsburgh remains the place of the heaviest work and the highest wages of any manufacturing region in the world.

"We have rollers and beaters at Homestead who are still making from ten to fifteen dollars a day," said President Dinkey.

The United States Steel Corporation has made no attempt to build "model towns" for its workmen, after the fashion of the Krupps. Vandergrift, the only "model town" of steel-workers in the United States, is now a part of the corporation's dominions, but it was built previous to 1901 by George G. McMurtry. This really picturesque spot lies thirty-eight miles east of Pittsburgh. It has been christened a "working-man's paradise," and overpraised by many writers; but it remains the most attractive town among the iron and steel communities. Frederick Law Olmsted, the late eminent landscape-gardener, planned it. His hand can be seen in the curving streets and decorative grass-plots.

Apparently, the corporation has solved the problem of stability, so far as labor is concerned. The workmen have neither union nor leader. They have not even a spokesman who is well known and respected. All their former leaders have been swallowed up by politics. Compared with the members of a well-organized trade like the bricklayers, for example, they are not highly paid for such work as they do and such risk as they run. The ten-dollar-a-day

## FIVE YEARS OF THE STEEL TRUST

117

men are few and far between. Strictly speaking, they are foremen rather than ordinary wage-workers. But the majority of the steel-workers are content for two reasons—they are making more money than they could earn in the average outside occupation, and their work is sturdier than it used to be. If the "era of good feeling" has not been reached among the rank and file of the corporation, there has at least come the era of loyalty and obedience.

The danger, if there be any danger, in the labor situation will come not from the discontented, but from the servile. I have found it to be the general opinion of practical steel-makers that the trade was being pulled down by the employment of such large numbers of unskilled immigrants, who can never be trained beyond a certain point. The sudden dearth of skilled steel-workers last year shows this to be a present danger, not a future one. Is the great school of steel-making, the lower grades are filled entirely with pupils who can never be promoted. The Huns, Slavs, Finns and Italians who form the main body of the workers never rise above the position of common laborers, except in the most unusual instances. They have hands but no heads. Among them are no embryonic Schwabs or Coreys.

"Perhaps the reason why we have so little machinery in the coke business is because we have employed the non-inventive Huns and Slavs," ad-

mitted a high official of the corporation. Most of the improvements have been originated by men like Jones and Fritz, who began at the bottom and worked their way up, improving as they went. It has also been found that cheap men and costly machinery make a dangerous combination. It is apt to kill the men and injure the machinery.

In the "good old days" of the peddlers, the labor force was unruly, but intelligent and teachable. To-day it is obedient, but stolid. The coke-making squad is wholly Hun and Slav. The ambitious Welsh have long since been driven out. The ore-mining squad is almost wholly Finn and Italian. Of these two, there is more hope of the Finn. In my whole investigation, I found no class of laborers lower than the Italians of the Lake Superior ore region. At a Mesaba mine I found four Italian miners living in a log shanty. When I opened the door, three were in the one bed, with no clothing removed except their boots. The fourth was squatting on the floor, eating his breakfast. For a table he had the sawed-off end of a log. In one hand he held half a loaf of bread, and with the other he belped himself from a tin dish of macaroni. No knife—no fork—no spoon! It is not the work of such as these that has made the industry great and put American steel into all the markets of the world.

# The Advantages of Frugality

BY CHARLES S. GIVEN IN WORKERS MAGAZINE

The modern young man, while a money maker, is not usually a money saver. The more he has the more he craves. His shortsaving at the salary is necessary. Frugality is the rational ground between spendthrift philosophy and parsimony.

COVETOUSNESS is an attribute of human nature. The burning question with which the twentieth century young man is concerned is the acquisition of wealth. In spite of the fact that ethics so liberally is diffused into the affairs of men to-day, materialism none the less is supreme. There is nothing more certain than that men more enthusiastically are engaged in money making to-day than at any previous time. The vast army of 8,000,000 young men throughout this land are converting our cities, villages and farms into beehives of industry. The spirit of the fabled Midas is instilled into our generation. We covet the magic touch that will convert things into gold. It is this same greed for gain that makes men industrious, awakening ambition and spurring him on to greater achievement.

But ever since money was coined by Phidias, King of Argos, in the eighth century, B.C., there have existed the two factions—the one arguing that coin is round, therefore designed to roll; the other arguing that, being flat, it was meant to be piled up.

It is a lamentable fact that an overwhelming proportion of the young men of to-day have affiliated themselves with the former class. While the modern young man is a money maker he is not a money saver. His merit lies in his power to create; his shortcoming is his inability to conserve. A single glance into any of our great cities

is convincing proof of this fact. In our own great Chicago there are thousands of energetic, ambitious young men whose week's wages last about as long as an icicle in a red hot crucible. They scatter their money like autumn leaves driven by a November blast. Genuine frugality—in the ranks of the young element, at least—is as scarce as strawberries in winter time. Loosened purse strings are not the exception but the rule. Money is spent with as much zest as it is earned.

It is argued by some that, for the common weal, the universal spending of money should be encouraged. Saving money, however, does not imply burying it from circulation but sending it along into circulation in one's own name. What the young men of the country need is not encouragement to spend their money but to spend it judiciously and wisely.

There is another extreme as unsavory as that of prodigality. It is the doctrine championed by Mr. "Holdfast" and his contemporaries. Parsimony is as disgusting as lavishness is disastrous. The spendthrift is to be pitied; the miser to be detested. The latter is a menace to society. The former, while being a benefit materially, is not of the highest value ethically. So that neither class is desirable.

There is a happy medium. Frugality is the rational ground between spendthrift philosophy and parsimony. It is a virtue of the grandest sort—as much a virtue as

prodigality is a vice. The judicious expenditure of money is the sumnum bonum. This splendid quality sometimes is innate, but more frequently has to be cultivated. It is one of the most commendable in all the catalogue of qualities; it weighs and adjusts, conserves and equalizes. It is an investment which pays the largest dividends on a small outlay of capital—a little careful thought and self-denial. Common sense is the greatest guarantee of economy, since it corrals the ideas, keeping them well within the limit of one's resources.

There is a great demand to-day for the prudent young man. He is placed at a high premium by society. He stands higher in the esteem of his employer than the improvident employee. The discipline involved in the careful management of his personal affairs augments his value in the conduct of the affairs of others. The man who exercises good judgment in dealing with himself is likely to use the same discretion in dealing with his employer's interests. If you doubt the correctness of the assertion go to a dozen of the best business men and employers and consult their opinions.

The old proverb which says that "economy is too late at the bottom of the purse," should be framed in gold and hung before the eyes of every young man entering upon his career. The decision to economize should be made now, and a definite system adopted that will enable him to save a certain percentage of his income. Every young man should hearken to the counsel of Russell Sage, who contended that it is possible and expedient for every wage earner to lay aside 25 per cent. of

his salary. Prof. Clark goes farther and claims that the unskilled American workman can keep a family in comfort and save money on \$300 a year. Be that as it may, if men were as careful in spending their money as they are active in getting it, there would be more bank accounts and fewer bankrupts—greater assets and less liabilities.

There is something more than the materialistic idea to be considered in dealing with this question. The mental and moral as well as the pecuniary side must be regarded as potent in the national well being. In our country, as already stated, there are about 8,000,000 young men. Upon these the government rests. They constitute the timber out of which is to be built the future structure of society. One of the greatest safeguards to society is the self-restraint of the individual. The true spirit of thrift engenders self-control. Lavishness in the use of money begets carelessness in the general conduct. It works in both a positive and a negative way in its effect upon character; it may injure by the self-indulgence which it incurs; or it may injure by perverting the means which should be used for self-improvement. This restraint must be encouraged; it cannot be enforced. It must come about by education. Practical economy should be taught in every schoolroom throughout the land. Few of our boys and girls know the full meaning of self-denial. Therefore, let us teach our children their great obligation in the wise use of money, thus securing for them the largest measure of happiness and true worth, and bequeathing to posterity the same priceless heritage.

# The First Step Towards Independence

SMITH'S WEEKLY

Here are a few business and examples how to save money in that you can secure an independence. Frugal and self-denial are needed above all others. The man who saves a little each week is bound in the end to make a comfortable income for himself.

THE late P. T. Barnum, who, by his own exertions, raised himself from poverty to a position of wealth, and who had extraordinary opportunities for observation, said that the way to get rich is quite simple; all you have to do is to spend less than you earn.

There was a foundation of wisdom underlying Mr. Micawber's dictum, that if a man has an income of twenty pounds a year, and spends nineteen pounds nineteen shillings and sixpence, he will be happy; whereas, if his expenses amount to twenty-one pounds, he will be miserable. It does not take much in the way of arithmetic to tell us that, if we spend more than we earn, we are on the high road to ruin.

That clever man, Professor Wayland, who wrote "Moral Philosophy," has told us that "Wealth is not acquired, as many suppose, by fortunate speculations and prosperous enterprises, but by the daily practice of industry, frugality and economy. He who relies upon these means will rarely be found destitute, and he who relies upon any other will generally become bankrupt."

Mr. Joseph Baxendale, the man who re-organized and made such a splendid success of Pickford & Co., tells the story of an old servant who began life in the employment of the great carrying firm upon very low wages, but who, by the steady practice of frugality and industry, eventually gained independence, and he achieved this solely by adhering to a fixed rule of never spending more than ninepence out of every shilling, and although this may at first appear

to you as a very trifling sum, yet, if you take the trouble to work it out, you will find that it amounts to five shillings in twenty and ten pounds in forty.

To live within your means calls for prudence and often self-denial, but when you realize what these qualities will gain for you afterwards, you will find it is no difficult task to exercise them. Unfortunately, this is where many young men stumble. They launch out unthinkingly into a host of small expenses which seem to swallow up every penny they draw, and then they console themselves with the thought that it is impossible for them to save.

An instance of this occurred in the family of a worthy Scotch couple, who had gained a competency by sheer thrift and diligence, but whose son had proved a failure. When asked why this was so they explained: "When we began life together we worked hard and lived upon porridge and such like, gradually adding to our comforts as our means improved, until we were able to dine off a bit of roast meat, and sometimes a 'boiled chicken'; but Jock our son, he worked backwards, and began with the 'chicken' first."

And this is why we desire to guard you against beginning with the "chicken" first. Wait for it! You will be certain of it at the end of the road we are taking you. Get yourself ready for it. Equip yourself with this Thrift we have been telling you about. We have shown you where to look for it, and have given you instances of how others have found it.

# Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of The Busy Man's Magazine can secure from their newsdealers the magazines in which they appear. :: :: :: :: ::

## AMERICAN.

The American Magazine, under its new management, is progressing splendidly and during the coming year there will be a large number of excellent features.

The Tariff in our Times I. By Ida M. Tarbell.

The Christmas Spirit. By F. P. Dunne (Mr. Dooley.)

The Diary of a Mayor. By Brand Whitlock.

Adventures in Contentment. By David Grayson.

New Wonders in Submarine Boats. By A. W. Rolker.

Emporia and New York. By William Allen White.

The Servant Question. By Josephine D. Bacon.

Common Colds: What Are They? By Dr. Hirschberg.

## ARENA.

Several articles of special interest to thoughtful men and women appear in the December number of the Arena. The leading contents are:—

Nationalization of the Railways of Switzerland. By Frank Parsons. Governor Joseph W. Folk of Missouri. By T. B. Mosby.

Child Labor. By Elinor H. Stoy.

Our Vanishing Liberty of the Press. By Theodore Schroeder.

Broad Aspects of Race-Suicide. By Frank T. Carlton.

William Wheelwright: Yankee Pioneer in South America. By F. M. Noa.

Is Railroad-Rate Regulation a Step to Government Ownership? By E. F. Grahl.

President Diaz: Builder of Modern Mexico. By the Editor.

## BADMINTON.

The November number can be specially commended for the all-round excellence of its contents. The illustrations in this magazine are always interesting.

Sportsmen of Mark. Captain Percy Bewicke.

Salmon Fishing in Newfoundland. By Lord Howick.

Jumping Greyhounds. By P. T. Oyster.

Financial Aspect of Racing. By G. H. Verrall.

Other-Hunting in Co. Wicklow. By E. W. West.

Chicken-Shooting in British Columbia. By R. Leslie-Ewing.

Rugby or Association for Public Schools? By Allan R. Haig-Brown.

A Lady's Tramp Across Montenegro. By Mrs. Frank Savile.

Lawyers and Sportsmen.

#### CANADIAN HORTICULTURIST.

The November number is most creditable to the publishers and takes rank high up among the out-door magazines.

How Canadian Fruit is Sold in Great Britain.

Fertilize Peach Soils When Trees Are Dormant.

The Seedless Apple From Another View Point.

Decorating the Dining Table.

A Civic Enemy: The Tussock Moth.

Lawn and Garden Notes for November.

Growing Rhubarb Indoors.

Value of Suber in Horticulture.

How to Grow Good Celery.

#### CASSIDY'S.

The December number of Cassell's, is notable as containing the opening chapters of Conan Doyle's series of reminiscences, "Through the Magic Door," a new serial by A. W. Marchmont, "The Man who was Dead," begins.

An Interview with Mr. and Mrs. Arthur Boucher.

Card Tricks for Christmas Parties.

The Art of Fred Roe.

#### CENTURY.

Four fine color pages appear in the Christmas Century, including

"Maude Adams as Peter Pan,"

"The Belle of the Christmas Ball,"

"The Death of Eve," and "Ave Maria." There are many good stories and the following articles:—

The Panama Canal. By Secretary Taft.

Government Model Farms. By James J. Hill.

Jay Cooke and the Financing of the Civil War. By E. P. Oberholster.

Whistler in Venice. By Otto H. Baebler.

#### CHAMBERS'S JOURNAL.

Several articles in the November number of Chambers's Journal are well worth reading. In fact this worthy periodical is always readable.

Sheep-Shearing, a Pastoral Sketch. By Major-General Tweedie.

The Foods That Feed Us.

Reminiscences of Dr. John Brown.

A New Illuminant.

The Awakening of Hudson Bay.

Eighteenth Century French Furniture and its Imitations.

Advance of the Telephone.

Reminiscences of a Bachelor.

New Century Frictionless Motor.

American Railway Accidents.

Notable Australians.

White Labour for South Africa.

The Sovereign and the Foreign Office.

#### COLLIER'S WEEKLY.

October 27. "What the World is Doing," "What Hears Would do to the Other Fellow," "Disarming Cuba's Rebel Army," "Cuba's Suicide," by R. H. Davis, "Gibboney," by Louis Seaber, "Found in the Incubator," by Wallace Irwin.

November 3. "Typhoon at Hong Kong," "What the World is Doing," "The Day of Big Guns,"

"The New Roosevelt Cabinet,"

"The Army of Pacification," by R. H. Davis.

November 10. "The President's Visit to Panama," "What the World is Doing," "Amenities of the Race-Track," "What's the Matter With America?" II, by W. A. White, "Clearing up Chicago," "Plays of the Month."

November 17. "Whose Lake is the Pacific?" by Frederick Palmer; "Strictly Confidential," "The Great Unthankful," by Wallace Irwin; "The New Cloud in the West," "The Other Americans," by Arthur Rubl.

#### CONNOISSEUR.

The November number contains the usual number of handsome color inserts, reproducing famous pictures.

J. Pierpont Morgan's Pictures, II. By W. Roberts.

Plate Used on Admiral's Ship in 17th Century. By Mabel Ormonde.

English Lace, I. Needlepoint. By M. Jourdain.

A Great Cruikshank Collector, II. By G. S. Layard.

The Guilds of Florence. By Edgcombe Staley.

Glance Round Hanley Museum. By Frank Preeth.

Hengrave Hall, Its Art Treasures. II. By Leonard Willoughby.

#### CONTEMPORARY REVIEW.

The November number contains the following list of timely articles:

End of the Bismarck Dynasty.

Naval Scares. By Lord Eversley.

Reform of Parliamentary Procedure. By Sir C. Ilbert.

Henrick Isen. By Edward Dowden.

Poor Relief in Berlin. By E. Mensberg.

M. Clemenceau. By Lawrence Jerrold.

Religious Movement in France. By Paul Sabatier.

Letters of Business. By Canon Benson.

Foreign Affairs. By Dr. E. J. Dillon.

#### CORNHILL.

An interesting number is that of the Cornhill for November, combining instruction with entertainment in pleasing proportions.

Balls in the Westminster China Shop. By Henry W. Lucy.

Shakespeare I. By Canon Beeching.

Truth About Tyrants. By A. D. Godley.

Fourth Gun. By C. F. Marsh.

A Stay in the Island of Venus. By W. A. T. Allen.

The Library of John Stuart Mill. By Rose Sidgwick.

Oxford and Cambridge—A Study in Types. By E. S. P. Haynes.

York: Its Place in English Institutions. By Lawrence Gomme.

#### CRAFTSMAN.

The November number marks the continuance of the improvement noted in the October number. The illustrations are particularly to be commended.

With Maxim Gorky in the Adirondacks. By John Spargo.

The Art Museum as an Historian. By Sir Charles Furlong Clarke.

New Orleans, the City of Iron Lace. By Harriet Joor.

Rebuilding of Philadelphia. By C. R. Woodruffe.

Use and Abuse of Machinery.

A California House Modelled on the Old Mission Dwelling.

Germany's Practical Charity for Children.

#### ECLECTIC.

A good selection of articles from the British periodicals of the month appears in the November Eclectic.

**The Negre Problem.** By Stanhope Sams.

**Alphonse Daudet.** By M. F. Sanders.  
**Triumph of Russian Autocracy.** By  
Angelo S. Rappoport.

**A Scotchman at Mare-la-Tour.** By  
Baron von Laurens.

**A Religion of Ruth.** By E. M.  
Cesareo.

**The Lord and His Tenants.** By  
Charles Edwards.

**The Cry of the Children.**

### EDUCATION.

In the November number appear  
the following articles on educational  
and kindred subjects.

**The Modern College Library.** By  
James H. Canfield.

**Beowulf, the Epic of the Saxons.** By  
Rea McCain.

**Causes Contributing to the Failure  
of Students in College Mathematics.**

**Content of Religious Instruction in  
German Protestant Schools.**

**Present Decline in Study of Greek.**

**Industrial Education in Secondary  
Schools.**

**Professional Work in State Normal  
Schools.**

### EMPIRE REVIEW.

An illuminating article by the editor  
on the Newfoundland fishing  
question, is the opening feature of  
the November number. Other articles are:—

**Foreign Affairs.** By Edward Dicey.

**New Hebrides Convention.** By the  
Editor.

**Navy and the Colonies.** By Charles  
Stuart-Linton.

**Great Britain in North China.** By  
Kenneth Beaton.

**Australia and the Empire.** By Rich-  
ard Arthur.

**Memories of Macmillan.** By E. J.  
Masey.

**Indian and Colonial Investments.**  
By Trieste.

### ENGLISH ILLUSTRATED.

Some reproductions of the work of  
H. J. Thaddens, R.H.A., appear in  
the November number of the English  
Illustrated.

**Art of H. J. Thaddens.**

**The Amber Drop.** By Duke of  
Argyll.

**Interview With the Sage of Chobham.**  
By T. W. H. Crossland.

**London Stage.** By Oscar Parker.

**Chichester Cathedral.**

**Dumas in Caricature.** By Sidney  
Hunt.

**An Eastern Eutopia.**

### EVERYBODY'S.

The Christmas number of Every-  
body's is a regular volume of good  
cheer, with stories by Thomas W.  
Lawson, Rupert Hughes, Jack Lon-  
don, Charles G. D. Roberts and  
others, all well illustrated.

**Soldiers of the Common Good.** Con-  
tinued. By Charles Edward Bas-  
sell.

**A King in Business.** Continued. By  
Robert E. Park.

**A Christmas Thought.** By Eugene  
Wood.

### FORTNIGHTLY REVIEW.

A long list of contents appears in  
the November fortnightly, which is  
one of the best of the current re-  
views.

**Is Government by Dams Impossible?**  
By E. J. Dillon.

**Measure of the Hours.** By Maurice  
Masterlinck.

**Socialism and the Middle Classes.**  
By H. G. Wells.

**The British Army.** By Sir George  
Arthur.

**Pictureque India.** By Flora Annie  
Steel.

**Some Thoughts on the Technique of  
Poetry.** By C. F. Keary.

**The Hundred Days.** By W. Lawler  
Wilson.

**Bernini and the Baroque Style.** By  
E. M. Phillips.

**Richmond, Virginia.** By Henry  
James.

**Early Victorians and Ourselves.** By  
G. S. Street.

**Lafcadie Hearn, II.** By Dr. G. M.  
Gould.

**Mr. Obvanchill's Father.** By Herbert  
Vivian.

**Englishmen in Foreign Service.** By  
Minto F. Johnston.

**The Labor Party.** By H. Morgan-  
Brown.

**Trade Union Crisis.** By Herman  
Cohen.

### GARDEN.

The December number appears  
with a charming cover design. Its  
contents are, as usual, highly inter-  
esting.

**Record-breaking Experiences in  
Gardening.**

**All the Hollies Worth Growing.**

**A Place Planted for Winter Comfort.**

**An Outdoor Winter Garden.**

**Red Berries that Last Two Years.**

### GEOGRAPHICAL JOURNAL.

As usual, we find quite a number  
of articles in the November issue,  
descriptive of interesting corners of  
the earth.

**A Fifth Journey in Persia.** By Major  
Sykes.

**The Indian Ocean.** By J. Stanley  
Gardiner.

**Notes on the Geography and People  
of the Batang District.**

**Ravennosi and the Frontiers of  
Uganda.** By D. W. Freshfield.

**Coast Erosion.** By Clement Reid.

### GOOD HOUSEKEEPING.

The Christmas number is a charm-  
ing production. It is largely printed

in colors, and has many suggestions  
for the holiday season.

**Christmas Service for the Home.**

**Tea Rooms in New York.**

**Mystery of Silver.** By Dr. Gulick.

**Art of the Silversmith.**

**Christmas Decorations.**

### GRAND.

The November number has many  
readable features, not the least in-  
teresting of which are the follow-  
ing:—

**Revelations of Society Marriage-  
Broking.**

**The Secret of Success.** No. 10. Suc-  
cess in Literature.

**What is a Cold?** By Robert Bell,  
M.D.

**Irish Pleasantry.**

**How Physics is Faked.** By Herbert  
Snow, M.D.

**The Moloch of the Rates.** By George  
R. Sims.

**My Method of Work.** By Frank  
Bramley.

**Black Rod's Knock.** By Michael  
MacDonagh.

### HOUSE AND GARDEN.

Several charming country resi-  
dences are described and illustrated  
in the November number.

**Fairacres: Residence of J. W. P.**

**Castles.** By P. H. Ditchfield.

**German Model Houses for Workmen.**  
By William Mayner.

**Mediaeval Cookery.**

**Garden Work in November.** By  
Ernest Hemming.

**First County Park System in Amer-  
ica.** By F. W. Kelsey.

**A Residence of Joseph Bonaparte's.**  
By E. R. Morris.

**IDLER.**

Several good stories appear in the November Idler, of which fiction is always the leading feature.

**A Provincial Pilgrimage.** By Francis Miltoen.

**Bruges.** By E. G. Day.

**The Idler in Arcady.** By Tickner Edwarden.

**A Life on the Ocean Wave.** By George Ade.

**Fifth Duke of Portland.**

**INTERNATIONAL STUDIO.**

Nine inserts in color are to be found in the November issue, which is particularly large and inspiring. The literary contents are as follows:—

**Collection of Mr. Alexander Young.**

**I. The Corsets.** By E. G. Hailton.

**Pencil Drawing From Nature.** By Alfred East.

**Modern Decorative Art at Glasgow.** By J. Taylor.

**Recent Etchings by Albert Baertsoen.** By Henri Frantz.

**Art of Henri Texeira.** By Haldane MacFall.

**Recent Designs in Domestic Architecture.**

**Individual Treatment of the Picture Frame.** By F. W. Coburn.

**IRISH MONTHLY.**

Among the contents of the November number are the following:—

**Dr. Johnson at His Prayers.**

**The Unfinished Symphony.** By S. de Maistre.

**A Corner of Kerry.** By Meta Brown.

**Slavery in its Mildest Form.** By M. A. C.

**McCLURE'S.**

The Christmas number of McClure's is an excellent production. Despite the change in its management, McClure's seems to have be-

come rejuvenated and is as strong as ever. There are many stories as befits a Christmas number.

**Reminiscences of a Long Life.** Second Series. By Carl Schurz.

**The Story of Montana.** By C. P. Connelly.

**METROPOLITAN.**

The Christmas Metropolitan is rich in stories and illustrations. Among them are "Fanch," by Henry C. Rowland, "The Return of Col. Clawson, B.M.," by Birdsell Briscoe, "The Call From the Past," by Leon and Merriek, "The Fulfillment of Prophecy," by Cecil G. Pangman, "La Chaser Gallerie," by Ethel Watts Mumford, "The Vavasour Ball," by Francis Livingston, and "Bunker Bill's Dog," by Arthur Stringer.

**MODERN METHODS.**

This readable little publication contains several readable features in its November number.

**Army of Hunters in the North Woods**

**Figuring Profits.**

**Financing New Enterprises.**

**First-Class Salesmanship.**

**Good Way to Make a Market for Goods.**

**Weighing the Evidence.**

**Intuition in the Credit Department.**

**MONTHLY REVIEW.**

In the November issue of this handsome publication appears the following articles.

**Before Socialism.** By Hugh W. Strong.

**Intellectual Condition of the Labor Party.** By W. H. Mallock.

**A Ridiculous God, II.** By Mona Caird.

**On Riding to Hounds.** By Basil Tozer.

**Ghosts of Piccadilly.** By G. S. Street.

**Beauty and Uses of Our National Art Songs.** By A. E. Keeton.

**Sporting Terms in Common Speech.** Justice Phillimore.

**The Wayside in Sweden.**

**The New Gold and the New Era.** By Morston Frewen.

**The Nun before the Christ-Child.** By L. S. McCuskey.

**MOODY'S.**

The symposium on "Municipal Ownership and Operation," begun in the October number, is continued in the November number of Moody's, in which the following articles also appear.

**World's Gold Production.** By A. Selwyn-Brown.

**Water Powers of Georgia.** By W. H. Hillier.

**Trunk Lines of the Future.** By Earl D. Berry.

**Rise of the Tobacco Combine.** By John Moody.

**The Stock Company as a Swindle.** By Charles H. Cochrane.

**Our Autocratic Secretary.** By Charles F. Speare.

**Farm Mortgages vs. Railroad Bonds.** By H. L. Taft.

**A Prosperity Symphony in Figures.** By John P. Ryan.

**NAUTICAL MAGAZINE.**

The contents of the November issue are of considerable interest to seafaring men.

**Stability of Ships, III.**

**Towards the South Pole, III.** By Lieutenant Armitage.

**From Hong Kong to Shanghai.** By I. Chalmers.

**Training of Officers in the Mercantile Marine.** By George Leslie.

**Modern Merchantmen, Their Design and Construction, VII.**

**Sea Lore of the Bible.**

**Desertion from British Ships.**

**New Fishguard Route to Ireland.**

**United Opinions upon Signalling.**

**NEW ENGLAND.**

The Christmas number will be stronger than usual and will contain the following articles of interest:—  
**Famous New England Madonnas.** By P. W. Coburn.

**Nineteenth Century Boston Journalism.** By E. H. Clement.

**Bench and Bar of Massachusetts.** By S. O. Sherman.

**Ballads of Old Boston.** By M. A. DeWolfe Howe.

**Concerning Home and School.** By Sarah L. Arnold.

**Japanese Music and Musical Instruments.** By R. I. Geare.

**Japanese in New England.**

**OUT WEST.**

The November number contains a long illustrated description of the great Tonto Storage Reservoir as its main feature. Also:—

**The Land of Shalaim.** By G. B. Anderson.

**An Archaeological Wedding Journey.** By Thoreau Russell.

**OVERLAND MONTHLY.**

The November number is a standard issue of this Western publication, containing several readable features.

**Plumed Woods.** By Virginia Garland.

**Two Representative Men of California.** Wheeler and Tilden.

**Question of the Unemployed.** By Austin Lewis.

**Ente—The Heart of the Copper Industry.** By H. F. Sanders.

**City of Mexico.** By N. J. Manson.

**PEARSON'S (ENGLISH).**

For November, the publishers of this magazine provide several good stories and the following articles:

**The Art of the Age.** Illustrated.

**When London Holds Carnival.** By Lieut.-Colonel N. Davis.

**Life Story of a Foxhound.** By S. L. Haviland.

**Life Story of a Foxhound.** B. S. L. Benson.

**Profitable Pursuits for Girls.** By Marcus Woodward.

**Masters of Black and White, II.** By Gordon Meggy.

**Dethronement of Nicholas II.** By A. V.

**PACIFIC MONTHLY.**

A charming frontispiece in color appears in the November number, which is well up to the standard set by this magazine.

**Professor Thomas Congdon.** By Edmond S. Meany.

**Tree Northwest Passage.** By Frank I. Clark.

**The Youngest Republic.** By I. W. Bates.

**Connecting Link of the World's Railroads.** By George Sherman.

**Country Sets in America.** By Joseph M. Leffoy.

**Why Seattle Grows.** By C. B. Yandell.

**PALL MALL.**

The December or Christmas number is a reasonable production, nearly double the usual size of the magazine and is devoted largely to stories of all sorts. Others features, include:—

**Ghosts and the Spirit World.** By Professor Riebet.

**A Born Philanthropist.** By the Duke of Argyll.

**The Harlequinade.** By D. C. Calthrop.

**Christmas in the Alps.** By Mrs. Le Blond.

**The Christmas Tree.** By William Hyde.

**PUTNAM'S MONTHLY.**

This new periodical has made an excellent beginning and now takes rank among the more thoughtful of the American magazines. The December number has the following features:—

**Madame Eocamier and Her Friends.** By Charlotte Harwood.

**"Old Q."** the Presiding Genius of Piccadilly.

**Camille Carot.** By M. G. Chardin.

**The Author of Cranford.** By Mrs. Richmond Ritchie.

**The Late Carl Schurz.** By Professor H. L. Nelson.

**New Light on Thomas Hood.** By H. C. Shelley.

**The Kingdom of Light.** By George E. Peck.

**QUARTERLY REVIEW.**

The last issue of this famous quarterly for the year is as usual well-stocked with thoughtful articles on a variety of themes.

**The Naval Situation.**

**Recent Antarctic Exploration.**

**Romantic Element in Music.**

**Henrik Ibsen.** By Arthur Symonds.

**Ethics of Henry Sidgwick.** By J. E. McTeggart.

**Municipal Socialism.**

**Art-Work of Lady Dilke.**

**The Chesep Cottage.**

**The British Museum.**

**Regulation of Motor Cars.**

**County Families.**

**Real Needs of Ireland.**

**Russian Government and the Nas-**

**saecres.**

**READER.**

The Christmas number is an extremely handsome production with its cover design by Castaigne and its Christmas frontispiece by E. M. Ash. There are five short stories in addition to Meredith Nicholson's serial.

**"Ik Marvel."** An appreciation. By Emerson G. Taylor.

**Little Germany.** By Albert Hale.

**The House Unseemly.** By Agnes Repplier.

**Contemporary Fiction.** By G. K. Chesterton.

**On Getting Started.** By O. L. Shepard.

**True American Culture.** By L. W. Smith.

**True American Humor.** By Frank Crane.

**RECREATION.**

A very attractive design renders the November Recreation a pleasing number. The contents are interesting as usual.

**Sons of the Settlers.** By Ernest Russell.

**Afield with the Dog.** By C. M. Morton.

**Hunting Red Deer.** By W. A. Babson.

**Some Alaskan Big Game.** By R. W. Stone.

**His Woodland Highness, the Moose.** By J. L. Pagninot.

**Columbian Blacktail.** By James E. Sawyers.

**Art of Camping.** By Charles A. Bramble.

**Cruising the Fjords of the North Pacific.** By D. W. Iddings.

**Moore of Minnesota.** By C. L. Canfield.

**Hunting Big Game in Wyoming.** By A. W. Bitting.

**RED FUNNEL.**

Among the newest arrivals at our office is the Red Funnel, published at Dunedin, New Zealand. It is a bright monthly magazine with the following table of contents for November:—  
**Inter-Relation of the Finances of the Commonwealth and the States.**  
**Royal Sydney Golf Club.**  
**Westminster Abbey.**  
**Snow Land in N.S.W.**  
**Development of Western Canada.**  
**By Sea and Land to the Front.**  
**Australian Painters.**

**REVIEW OF REVIEWS.**

Timely articles appear in the November number of the Review of Reviews. The department "Progress of the World" is well handled.

**A Visit From British Teachers.** By President Butler.

**Dr. Schumacher and the Kaiser Wilhelm Lectureship.**

**Charles Evans Hughes.** By Irwin Wardman.

**Cuba's American Governors.** By Richard C. Weightman.

**Story of Copper.** By C. F. Spear.

**Mexico's Fighting Equipment.** By A. C. Brady.

**Secretary Root and South America.** By A. W. Duncan.

**The House of Lords.** By W. T. Stead.

**ROYAL.**

The November Royal is a bright number, with many interesting pictures and several very good short stories.

**Brothers and Sisters on the Stage.**

**A Day in the Life of a North Sea Missionary.**

**Confessions of Little Celebrities, II.** Max Dareski.

**Survivors' Tales of Great Events XXII.** With Livingstone in Darkest Africa.

### ST. NICHOLAS.

With the November number St. Nicholas enters on a new year, and a new arrangement of the pages marks the event. There is a new story in the number by Frances Hodgson Burnett and a new serial by George Madden Martin.

**On the Bridge of an Ocean Liner.** By Francis Arnold Collins.

**How to Teach a Bird Tricks.** By Mary Dawson.

### SATURDAY REVIEW.

**October 20.** "The Hohenzollern Memoirs," "The Indiscretion of Sir Wilfrid Laurier," "Attitude of Conservatives to Socialism," "O Tempora O Murrays," "Fishguard Experiment," "A Memorable Decade," "Rembrandt."

**October 27.** "Autumn Opening," "Taru of M. Clemenceau," "Golubowski and the Magyars," "Conservatives and the London Borough Council Elections," "Affairs of the Law," "Clergy Mutual Society," "Musical Disappointments."

**November 3.** "Black and White," "Lords and Commons," "Wireless Telegraph Conference," "Public School Girlhood," "The Burden of Books," "The effective Exit," "Ronard in English."

### SCRIBNER'S.

The Christmas Scribner is rich in the interests of its literary contents and the beauty of its illustrations. Among the latter are two sections in colors of paintings dealing with early Irish history, by Henry McCarter.

**The State o' Maine Girl.** By Kate D. Wiggin.

**The Veiled Lady of Stamboul.** By F. H. Smith.

**The Pickwick Ladle.** By W. S. Moody.

**Addolorata's Intervention.** By Henry B. Fuller.

**Passing.** By W. L. Alden.

### SMITH'S.

The December number of Smith's contains a pretty series of art pictures and many stories.

**A Sea in the Making.** By Stanley Unhois.

**Proper Time for Ill Temper.** By C. B. Loomis.

**Worry and Disease.** By C. W. Saleeby.

**Youth of the American Theatre.** By Channing Pollock.

### SPECTATOR.

**October 20.** "Renowned Reduction of Ships in Commission," "Prince Hohenzollern's Danger-Board," "Lord Lansdowne and the MacDonnell Mystery," "Hungary at the Parting of the Ways," "Proposed Income-Tax in France," "Silvanus the Christian," "Liddell and Scott," "Caged Birds."

**October 27.** "Admiralty Statement," "M. Clemenceau," "Do we Want a New Political Party?" "Moral Training and the Making of Patriots," "Trust System in England," "Adonis, Attis, Osiris," "Shopping," "Sabine Farms," "Letters to the Editor."

**November 3.** "A 'Practically Ready' Fleet," "Establishment of Fundamental Christianity in State Schools," "Outlook in Russia," "Rule of Tooth and Claw," "Revolt of the Children in Poland," "Religio Lasci," "Rifle-Shooting and Physical Training," "Hunting in Surrey."

### SUBURBAN LIFE.

The November number maintains the interest so well created by the

summer numbers. Illustrations are particularly good.

**A Study in Contrasts.** By Arthur L. Raymond.

**Buying the Supplies of a Suburban Home.** By Helen M. Winslow.

**A Glimpse Into Interesting Halls.** By Frank R. Johnson.

**Horseback Riding for Suburban Women.** By Mildred Walker.

**Window Gardens Worth While.** By Thomas Roby.

**The Unique in Architecture.** By Arthur L. Sienkus.

**Chickens at Fifty Dollars Each.** By A. D. Barham.

**Back to the Loam.** By Inez Gardner.

### SUNSET.

Several excellent features appear in the November Sunset, not the least interesting of which are the articles on football in California. **Trying out Rugby.** By Oscar N. Taylor.

**Rugby vs. Intercollegiate.** By James Langman.

**Oregon's Outlook.** By G. A. White.

**Oregon's Dairying.** By G. L. McKay.

**White Sands of New Mexico.** By Bertha C. Crowell.

**Mother of California.** By Arthur North.

**Philippine Prospects.** By Hamilton Wright.

**California Country House.** By H. D. Croly.

### SYSTEM.

System for November is rich in good things for the business man aiming at economies of administration.

**Bottom Rounds of the Ladder.** By Arthur E. McFarlane.

**Life of Marshall Field.** V. By H. J. Cleveland.

**Between Employer and Employee.** By J. C. Comerford.

**Taking Care of One Million People.** By O. N. Manners.

**Building a Factory.** By O. M. Becker and W. J. Lees.

**Opportunities for American Trade in Japan.** By H. H. Lewis.

**Keeping Track of Office Supplies.** By F. R. Atwood.

**Advertising a Bank.** By D. V. Casey.

**General Accounts of a Retail Business.** By Gustav Wenberg.

### TECHNICAL WORLD.

The December issue has a Christmas flavor, expressed by a special holiday cover and a number of special illustrations.

**Pipe Line Across Panama.** By William Russell.

**Creek Does Farm Work.** By W. E. Phillips.

**World's Christmas Mail.** By Fritz Morris.

**Thirty-Million-Dollar Waste-File.** By William Hard.

**Making the Ohio Navigable.** By J. H. Schmidt.

**Ships that Make no Port.** By P. T. McGrath.

**From Post to Paper in Two Hours.** By J. C. McLaughlin.

**A Spool of Wire Speaks.** By E. F. Stearns.

**Motoring Opportunities.** By David Bennett.

**Secret Wireless Telegraphy.** By Dr. Alfred Gadenwitz.

**Trackless Trains go Everywhere.** By Donald Burns.

**Steady-Floating Marine Structures.** By Walden Fawcett.

**Largest Concrete Bridge.** By G. F. Mitchell.

### TRAVEL MAGAZINE.

This publication is a continuation of the Four-Track News on a broad-

er basis. It appears with a large page and is profusely illustrated.  
**Four Months in Italy on \$500.** By Mabel McGinnis.  
**Climbing the Pyramids.** By A. H. Ford.  
**Florida Vacations.** By F. M. Chapman.  
**In the Lotus Land of Nassau.** By M. D. MacLennan.  
**A Calendar of Travel.**  
**By Bowboat Through the Grand Canyon.** By G. W. James.  
**Real November Summerland.** By F. F. Kelly.  
**Fishing Surprises of Florida.** By L. F. Brown.

#### WINDSOR.

The December issue is a fine double number containing stories by Anthony Hope, Max Pemberton, Ian MacLaren, Gilbert Parker, etc., and the following among other articles: **Cartoons of Celebrities,** **Art of W. Q. Orchardson,** **Life at a Great School.** By H. A. Vachell.  
**New Music for an Old World.** **Trinity House.**  
**Day's Work of the German Imperial Chancellor.**

#### WORLD'S WORK (ENGLISH).

The November issue is brimful of good things and we have seldom had the pleasure of reading a better number.  
**China, Its Condition and Outlook.** By Frederick U. Adams.  
**Master of the Diamond Mines.** By M. G. Cunliffe.  
**Education in New Japan.** By M. C. Fraser.  
**Natural History in the Schoolroom.** By Percy Collins.  
**Criminal Secret Commission.** By Herbert E. Bristow.  
**Cape to Cairo Telegraph.** By F. A. Talbot.

**Lavender Industry in England.** By M. Adeline Cooke.  
**A Week in Paris for 50s.** By E. M. Bunting.  
**Balooning: the New Hobby.** By Aevo.  
**One Fowl per Acre.** By Edward Brown.  
**Greatest Power House.**  
**A Native Iron Foundry in Africa.** By Ambrose Talbot.  
**The March of Events.** By Henry Norman, M.P.  
**Railway Accident Panic.** By H. G. Archer.  
**The Clyde Strike.** By Benjamin Taylor.

#### WOMAN'S HOME COMPANION.

The Christmas number is notable for its short stories, of which there is an excellent supply by good writers.  
**Fresh Air.** By Alice Brown.  
**Jerry Junior.** By Jean Webster.  
**Mrs. Casey, Middleman.** By Julia T. Bishop.  
**A Daniel Come to Judgment.** By Grace S. Richmond.  
**Gift of Love.** By Mary E. Wilkins. Chancellor.

#### YOUNG MAN.

A sketch of the new Lord Mayor of London is the leading article in the November number of the Young Man. Other contents are quite up to the standard of this publication.  
**The Knight of Ludgate Hill.** By Ernest Jenkins.  
**A Young Man's Point of View.** By L. H. Yates.  
**The Corpse of the Past.** By Rev. Trevor H. Davies.  
**Monte Carlo: Its Witcheries and Iniquities.** By Rev. H. M. Neild.  
**The Eye as a Photographic Camera.** By Dr. S. Wilkinson.  
**What Jesus did in the Present Year of Grace.** By Charles F. Aked.  
**A West Country Festival.**



**BROWN:** "You see, I'm sick and tired of getting all dressed up ready to go to the office, and then have my wife spring on me that there's a bunch of ashes to be lugged out every ash-day. So I'm going to dump them here and build a terrace."

**WIFE:** "The idea! I'll just go up to mother's and I won't come back for a month. I'll see if he's going to make me a laughing-stock for the neighbors."

## Humor in the Magazine

While idling in the club smoking room some gentlemen agreed to give a prize of a box of cigars to the one who could tell the most remarkable story.

Story after story was told, and at length a man began with: "Once upon a time I went into a shop and bought an umbrella—"

"That's enough," cried several members. "Give him the cigars!"

"Margaret, my dear," said old Jones, when Mr. Wilkins called for about the hundredth time, "I think you had better go up to the drawing room. Mr. Wilkins wants to talk to me about a Stock Exchange deal we have on—a little matter of business."

"Can't I stay, papa?" asked Mar-

garet. "I should so much like to hear Mr. Wilkins talking business—for once!"

It is understood that Mr. Wilkins took the hint that night.

"Well, what do you want?" said the master of the house sternly to Dreary Samuel, the tattered tramp, as he stood outside the door, shivering with the most accomplished art.

"I'm looking for work," replied he of the unemployed brigade. "Ain't you got no scrubbin' or washin' or cleanin' or nothink that an honest body could do?"

This earnest appeal for work made the householder think that he had misjudged a real, honest British laborer out of work.

"Ah," he said, "now you speak



II.

MUGSEY—"Say, Mister! dey's a new ash-dump up to Brown's. He wants to build a terrace."  
 ASH-MAN—"Gee! If dat's a straight tip it will be a cinch. Glad you told me."

like a man! I like to hear of anyone willing to make an effort. I never thought you wanted work of that kind."

"No more I do," whined Samuel shuddering at the bare idea, it's work for my wife that I'm a lookin' for!"

Eugene Cowles saved two women bathers from drowning last summer in Lake Memphremagog. In making this rescue Mr. Cowles bruised his arm—it struck a rock as he dived in. Pointing to the scar the actor said:

"When I got that bruise I felt like a young Chicagoan named Littledale, who played with me in amateur theatricals in my early youth."

"Littledale in one of our shows, had to leap into a river in order to escape from a wild beast."

"The stage was so arranged that the river was invisible. Littledale

was to leap and disappear, striking a soft mattress in the wings, and at the same time a rock was to be dropped in a tub of water to create a splash."

"But though the leap worked all right in rehearsal, on the night of actual performance it went wrong. There was neither mattress nor tub there. When poor Littledale jumped he fell eight feet and landed on an oaken floor with a crash loud enough to wake the dead, and there was no splashing water to drown the crash, by Jove."

"The audience, expecting to hear a splash, and hearing instead the thunderous impact of Littledale's bones on the oak, set up a titter. But the heroic Littledale, equal to the occasion, silenced them."

"Heavens!" he shouted from below, 'the water's frozen!' "—*Home Magazine.*



III.

BROWN—"Jimsey! Jumper Jerusalem! What the dyker does this mean? Heavens! It's a plot sure. Police!"—*Lippincott's Magazine.*

The man of this story is a very light sleeper, one who is easily wakened and is a long time getting to sleep. In a Leeds hotel he had at last got sound asleep when a loud rap, repeated, awoke him.

"What's wanted?"

"Package downstairs for you."

"Well, it can wait till morning, I suppose."

The boy departed, and after a long time the man was sound asleep again, when there came another resounding knock at the door.

"Well, what is it now?" he inquired.

"Tain't for you, that package!"

A lawyer had his portrait taken in his favorite attitude—standing with his hands in his pockets. His friends and clients who went to see all exclaimed:

"Oh, how like the original!"

"Tain't like him," said an old farmer, "don't you see he's got his hands in his own pockets?"

It was a ramshackle little branch railway, but it was the best they had in the neighborhood, so they had to put up with it, and hoped in time it would grow into something better.

It so happened a little while ago an old farmer was expecting a ready-made fowl-house by rail, and so he set out for the—so him—hitherto unknown station to fetch it. Arriving there and finding his purchase, he quickly loaded it on to his wagon and started for home.

He had not got far on his way when he heard hurried footsteps, and, looking round, found the station-master in pursuit.

"What the Flying Dutchman do you mean by it?" exclaimed the official, when he overtook the wagon.

"Mean by what?" asked the farmer.

"Whv, by running off with our station!" was the justly-indignant response.

# The Busy Man's Book Shelf

Some Interesting  
Books of the  
Month Reviewed



FROM the long list of books, which have been published during the past few months, the following selection of the most important titles has been made. In each case a short note has been appended giving in a few words a resume of the contents of the book. If any reader desires further information about any work mentioned, the editor of the Busy Man's Magazine will be very glad to furnish full particulars on application.



## Sociology, etc.

**POWER TO REGULATE CORPORATIONS AND Commerce.** By Frank Hendrick. (New York: G. P. Putnam's Sons).

**LABOR MOVEMENT IN AUSTRALASIA.** By Victor S. Clark. (New York: Henry Holt & Co. \$1.50 net). A competent, temperate and judicial treatment of an important subject.

**BETTERMENT, INDIVIDUAL, SOCIAL AND Industrial.** By E. Wake

Cook. (New York: F. A. Stokes, \$1.20) The object of the book is to give in convenient form the latest discoveries on the subject of efficiency.

**INDUSTRIAL EFFICIENCY.** By Arthur Shadwell. (New York: Longmans, Green & Co. 2 volumes, \$1.00 net). A comparative study of industrial life in England, Germany and America.

**NATURE OF CAPITAL AND INCOME.** By Professor Irving Fisher. (Toronto: Macmillan Co.) An attempt to place on a rational foundation the concepts and fundamental theories of capital and income.

**INDUSTRIAL AMERICA.** By J. Lawrence Loughlin. (New York: Scribner's \$1.25). An able and illuminating account of the industrial problems at present occupying public attention in the United States.

**GERMAN WORKMAN, THE.** A Study in National Efficiency. By

William Hacht Dawson. (New York: Scribner's, \$1.50 net).  
**GREAT RICHES.** By Charles W. Eliot. (New York: Thomas Y. Crowell, 75c.). A practical essay on the present money conditions and the massing of individual wealth, by the president of Harvard University.



## Sport and Travel.

**BOOK OF CAMPING AND WOOD-CRAFT.** By Horace Kephart. (New York: Outing Co., \$1.50). A practical book, well illustrated, written by a man of vast experience.

**FISHING AND SHOOTING SKETCHES.** By Grover Cleveland. (New York: Outing Co., \$1.25). A handsome volume giving personal experiences of the expert.

**HUNTING BIG GAME WITH GUN AND Kodak.** (By William S. Thomas. (New York: Putnam's.) How wild animals look and live in their haunts. Personal experiences in Canada, United States and Mexico.

**SALMON FISHING.** By W. Earl Hodgson. (New York: Macmillan Co., \$1.50).

**CAMPFIRES IN THE CANADIAN Rockies.** By William T. Hornaday. (New York: Scribner's, \$1.00). A narrative of an expedition among the mountains of British Columbia. Illustrated from photographs.

**SPORT AND TRAVEL. AFRICA IN AND British East Africa.** By Lord Hmldip. (New York: Westsels Co., \$6.00)

**RUSSIA, TRAVELS AND STUDIES.** By Annette M. B. Meakin. (Philadelphia: Lippincott Co., \$1.00). A book for those who are

anxious to gain a clear idea of the social and geographical conditions of Russia.

**A WOMAN ALONE IN THE Heart of Japan.** By Mrs. Adams-Fisher. (Boston: Page & Co., \$2.50). The writer's experiences in the remotest districts of Japan.



## Biography.

**LINCOLN, THE LAWYER.** By Frederick Tison Hill. (New York: Century Co., \$2.00 net). Rich in anecdote and incident and well illustrated from photographs and documents.

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**AUTOBIOGRAPHY OF GENERAL Lew Wallace.** (New York: Harper's). The life story of the author of "Ben Hur."

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## Men's Attire

NOVEMBER DRY GOODS REVIEW.

The modern system of dress allows of very little individuality. Growing body of intellect among men behind the products which have been made against it. Consumers are careful tailors, and even prefer to make as well.

THE coat shirt has a good deal to recommend it, and the merchant who is not keeping track of its progress, generally, besides introducing it into his own stock, is not as progressive as he should be. So logical is it that a shirt should be put on and taken off like a coat, we naturally wonder how the idea was ever overlooked, and the pull-over-the-head style adopted. It must be evident that this is the garment that will eventually hold the market. It is reasonable that it should. At the present time sales of the old style, both in Canada and the United States, are greatly in the majority, but the coat shirt has installed itself solidly in the best class of trade, and will soon break into the popular ranks.

The front with two large pleats may be expected to command a good sale, both in the Christmas trade and for Spring. The public will welcome it as a change from the plain negligee and smaller pleated front.

In Spring lines the colors most favored are solid blues and pinks and helios in small neat check effects.

The shirt with collar attached for outing wear will be strong next summer, according to the best indications.

A new thing on the New York market is a dress shirt with the studs set very close together in the centre of the bosom. Besides preventing the front from bulging, this arrangement of the studs harmonizes with the buttons on the vest.

If shirt manufacturers designed a cuff for the Summer shirt that would permit of the sleeves being rolled up much more easily than at present it would certainly be in great demand. A narrow cuff might answer.

The popular collar next Summer will be the low fold, with the V-shaped opening, although the ordinary fold may be looked upon as a good seller. In wings the medium tub will be the thing, in accordance with smaller widths in neckwear. With the advent of loud colors in the latter very quiet effects in shirt-sings are in order.

There is a growing tendency towards the wing collar for evening wear. It may be pointed out that a dress tie fits better over the poke.

The neckwear situation just now is very interesting. There are changes in the air, and the general feeling seems to be that they will come to earth before long. Spring lines are under discussion, although it will be January at least before any certainty can be expressed as to just what new features they will embrace. We are guided by some strong indications when we assert that changes of a decided nature will appear.

Some bright colors and small shapes are, in our opinion, due, and it is a good guess that they will be out for the coming season. We do not say that they will be in the majority, but it is safe to predict an extensive range, and when the time comes merchants need not hesitate to stock them. The public are becoming tired of the sombre shades,

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and will readily take to something with more life to it.

A year ago the three inch four-in-hand in extremely quiet tones was the leader. For this Fall and Winter wine and berry shades are most popular. They are very pretty, and the range is such that a very pleasing variety may be secured. They will last the season, and still be well liked by a great many people in the Spring. However, bright colors are bound to have an inning, and it is possible that they may jump into great popularity at once. A carefully studied estimate, however, is that mediums will remain in the majority, but that livelier shades will be in active demand.

Last year the favored width of the four-in-hand was three inches. This season some of these still linger on the market, and sell in very limited numbers. Two and a half inches is the prevailing width, and in conformity to the change the size of collar wings have been reduced considerably. Harmony is a great consideration always with the well dressed man, and any decided style movement along one line must be accompanied by a general readjustment.

Some neckwear manufacturers go so far as to say that widths of one and three-quarters and two inches may be seen next season in the new lines. Of course with louder colors it must be expected that the size will be reduced. Imagine a bright red four-in-hand three inches wide. It would give one an eye ache.

"Five years ago," said a manufacturer, "we exhausted all the 'hot' colors on the market, and the hotter they were the better they sold. It will be the same again soon. Even now there is some call upon retailers for this class of neckwear. Numbers of men have a strong pre-

judice against bright colors, but just persuade them to break through that prejudice once, and nine out of ten of them may easily be converted. I have seen actual instances of this a great many times.

In some quarters we have heard brown mentioned as a likely color, but we do not believe it would find the consumer in a receptive frame of mind regarding it just now. Possibly it may be put out later or in just sufficient range to sound the public feeling.

A Toronto store which bids for a good class of trade recently showed a lot of English goods in rather daring color combinations. One contained gold, green and red. When we say that loud colors are on the way to general favor we do not refer to anything like this.

Ascots are to come back, and next Fall should see a good range on the market. Some have been shown this season, but principally by exclusive stores, which may generally avoid, to a marked extent, the course of popularity, and do a good business.

Purchases of neckwear specially designed for the Christmas trade have been better than usual. Single ties in fancy boxes are reported to have sold well.

There was talk some time ago of a sailor straw with wider brim and lower crown for next season. Trade, however, will centre upon about the same style as was worn last Summer, the outlines of which are without exaggeration in any way, and, consequently, appeal to the greatest number of people. The average man is very conservative as to his headgear, even though he may allow himself considerable latitude in some other matters of dress.

The flexible brim straw is expected to have a big run. Similar prophe-

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sies heralded its advent on the market a year ago, but despite reports to the contrary, it was confined to the "sports" trade almost entirely. That is admittedly a considerable factor in most businesses, and, of course, this hat must be stocked with some liberality. The point is that the best class of trade does not buy it, and the merchants should bear this in mind. He knows pretty well the tastes of his customers, and ran on accordingly.

The telescope felt hat occupies the same field as the flexible brimmed straw.

There will be some demand for Panamas, as usual, but it is not likely to be very marked. A big season for them was predicted a year ago, but did not materialize. On the other side of the line it is said they will be stronger than ever.

The public has paid quite readily the advanced prices on gloves, and trade has been very brisk. Tans and oaks are the leading colors. Shades have come to be a staple line. We have mentioned the buying of related charms by members of retailers, though only in small lots.

A feature of the coming season will be colored bands. Last summer plain black predominated.

A wholesaler informed The Review that he had received an order for light grey felons that was one of the largest he had ever taken on a single hat.

In black stiff hats a wider band has been introduced. We believe that it will meet with quite a little favor.

Grey worsteds were picked some time ago as the leaders for Spring, and they doubtless will be. All shades will be offered, but the greatest favor is likely to be accorded the fancy overchecks.

There is a tendency toward Sacques. Across the line there has been quite a run on this cloth, which is known there as velour finish.

While London is favoring browns with soft overchecks and stripes, New York is running strong on fancy blues. The latter may be regarded as very desirable for Spring. Canadian wholesalers place a great deal of confidence in it. Some pretty effects are shown in this line, among them sombre overchecks and stripes, and fancy woven stripes.

In Spring overcoat materials Oxford greys hold the most attention, and up to the present no rival is forthcoming.

Prices hold very firm and it is not to be expected that there will be any decline on Spring goods. The best opinion does not look for any break before the business for Fall, 1907, opens up at any rate.

Some good tailors have retained the centre vent and pressed seams in their sack suits for Fall. This may, to a considerable degree, be due to a reticence to drop the long coat, which most regard as a very slightly garment. We have seen cases where it has been made even longer than the coat of last Spring and Summer. Extreme length, form fit, centre vent and pressed seams are on the wane. The Spring styles will discountenance nearly all, and perhaps all, of these features. Any one that may be retained will be greatly moderated.

The boxy coat is coming back, and it will surely be well received. Another change due before long is the moderately high-cut waistcoat.

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No business man can afford to miss this Exhibition. There will be much to learn from it, book-keepers stenographers, clerks, everybody in any way connected with business life will find much to help them to better work and higher wages at this show.

Every manufacturer of office appliances or Business helps in Canada who does not exhibit at this Show is as the gambler would say, over-looking "The best bet of his life." With such a chance to show his wares to thousands of interested people, the man who does not buy a space is indeed blind to his own interest.

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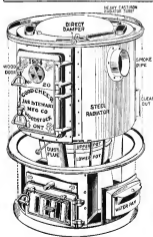
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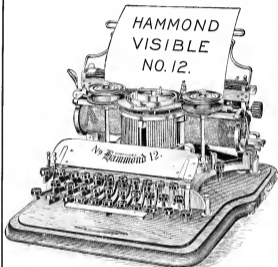
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